

"THE STORY OF OUR LIVES FROM YEAR TO YEAR"

ALL THE YEAR ROUND

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MR. SCARBOROUGH'S FAMILY.

BY ANTHONY TROLLOPE.

CHAPTER XXVII. THE PROPOSAL.

IT had never happened to him before. The first thought that came upon Mr. Prosper, when he got into his carriage, was that it had never occurred to him before. He did not reflect that he had not put himself in the way of it; but now the strangeness of the sensation overwhelmed him. He enquired of himself whether it was pleasant, but he found himself compelled to answer the question with a negative. It should have come from him, but not yet; not yet, probably, for some weeks. But it had been done, and by the doing of it she had sealed him utterly as her own. There was no getting out of it now. He did feel that he ought not to attempt to get out of it after what had taken place. He was not sure but that the lady had planned it all with that purpose; but he was sure that a strong foundation had been laid for a breach of promise case if he were to attempt to escape. What might not a jury do against him, giving damages out of the acres of Buston Hall? And then Miss Thoroughbung would go over to the other Thoroughbungs and to the Annesleys, and his condition would become intolerable. In some moments as he was driven home he was not sure but that it had all been got up as a plot against him by the Annesleys.

When he got out of his carriage Matthew knew that things had gone badly with his master. But he could not conjecture in what way. The matter had been fully debated in the kitchen, and it had been there decided that Miss Thoroughbung was certainly to be brought home as the future mistress of Buston. The step to be taken

by their master was not popular in the Buston kitchen. It had been there considered that Master Harry was to be the future master, and, by some perversity of intellect they had all thought that this would occur soon. Matthew was much older than the squire, who was hardly to be called a sickly man, and yet Matthew had made up his mind that Mr. Harry was to reign over him as Squire of Buston. When, therefore, the tidings came that Miss Thoroughbung was to be brought to Buston as the mistress, there had been some slight symptoms of rebellion. "They didn't want any 'Tilda Thoroughbung there.'" They had their own idea of a lady and a gentleman, which, as in all such cases, was perfectly correct. They knew the squire to be a fool, but they believed him to be a gentleman. They heard that Miss Thoroughbung was a clever woman, but they did not believe her to be a lady. Matthew had said a few words to the cook as to a public-house at Stevenage. She had told him not to be an old fool, and that he would lose his money, but she had thought of the public-house. There had been a mutinous feeling. Matthew helped his master out of the carriage, and then came a revulsion. That "froth of a beer-barrel," as Matthew had dared to call her, had absolutely refused his master.

Mr. Prosper went into the house very meditative, and sad at heart. It was a matter almost of regret to him that it had not been as Matthew supposed. But he was caught and bound and must make the best of it. He thought of all the particulars of her proposed mode of living, and recapitulated them to himself. A pair of ponies, her own maid, champagne, the fishmonger's bill, and Miss Tickle. Miss Puffle would certainly not have required such expensive luxuries. Champagne and the fish would

require company for their final consumption. The ponies assumed a tone of being quite opposed to that which he had contemplated. He questioned with himself whether he would like Miss Tickle as a perpetual inmate. He had, in sheer civility, expressed a liking for Miss Tickle, but what need could there be to a married woman of a Miss Tickle? And then he thought of the education of the five or six children which she had almost promised him! He had suggested to himself simply an heir,—just one heir,—so that the nefarious Harry might be cut out. He already saw that he would not be enriched to the extent of a shilling by the lady's income. Then there would be all the trouble and the disgrace of a separate purse. He felt that there would be disgrace in having the fish and champagne which were consumed in his own house paid for by his wife without reference to him. What if the lady had a partiality for champagne! He knew nothing about it, and would know nothing about it, except when he saw it in her heightened colour. Despatched crabs for supper! He always went to bed at ten, and had a tumbler of barley-water brought to him,—a glass of barley-water with just a squeeze of lemon-juice.

He saw ruin before him. No doubt she was a good manager, but she would be a good manager for herself. Would it not be better for him to stand the action for breach of promise, and betake himself to Miss Puffie? But Miss Puffie was fifty, and there could be no doubt that the lady ought to be younger than the gentleman. He was much distressed in mind. If he broke off with Miss Thoroughbung, ought he to do so at once, before she had had time to put the matter into the hands of the lawyer? And on what plea should he do it? Before he went to bed that night he did draw out a portion of a letter, which, however, was never sent.

"MY DEAR MISS THOROUGHUNG,—In the views which we both promulgated this morning I fear that there was some essential misunderstanding as to the mode of life which had occurred to both of us. You, as was so natural at your age, and with all your charms, have not been slow to anticipate a coming period of unchequered delights. Your allusion to a pony-carriage, and other incidental allusions,"—he did not think it well to mention more particularly the fish and champagne,—“have made clear the sort of future life which you have pictured to yourself. Heaven forbid that I

should take upon myself to find fault with anything so pleasant and so innocent. But my prospects of life are different, and in seeking the honour of an alliance with you I was looking for a quiet companion in my declining years, and it might be also to a mother to a possible future son. When you honoured me with an unmistakable sign of your affection, on my going, I was just about to explain all this. You must excuse me if my mouth was then stopped by the mutual ardour of our feeling. I was about to say——” But he had found it difficult to explain what he had been about to say, and on the next morning, when the time for writing had come, he heard news which detained him for the day, and then the opportunity was gone.

On the following morning when Matthew appeared at his bed-side with his cup of tea at nine o'clock, tidings were brought him. He took in the Buntingford Gazette, which came twice a week, and as Matthew laid it, opened and unread, in its accustomed place, he gave the information, which he had no doubt gotten from the paper. “You haven't heard it, sir, I suppose, as yet?”

“Heard what?”

“About Miss Puffie.”

“What about Miss Puffie? I haven't heard a word. What about Miss Puffie?” He had been thinking that moment of Miss Puffie—of how she would be superior to Miss Thoroughbung in many ways. So that he sat up in his bed, holding the untasted tea in his hand.

“She's gone off with young Farmer Tazlehurst.”

“Miss Puffie gone off, and with her father's tenant's son!”

“Yes, indeed, sir. She and her father have been quarrelling for the last ten years, and now she's off. She was always riding and roistering about the country with them dogs and them men; and now she's gone.”

“Oh, Heavens!” exclaimed the squire, thinking of his own escape.

“Yes, indeed, sir. There's no knowing what any one of them is up to. Unless they gets married afore they're thirty, or thirty-five at most, they're most sure to get such ideas into their head as no one can mostly approve.” This had been intended by Matthew as a word of caution to his master, but had really the opposite effect. He resolved at the moment that the latter should not be said of Miss Thoroughbung.

And he turned Matthew out of the room with a flea in his ear. "How dare you to speak in that way of your betters? Mr. Puffle, the lady's father, has for many years been my friend. I am not saying anything of the lady, nor saying that she has done right. Of course, downstairs, in the servants'-hall, you can say what you please; but up here, in my presence, you should not speak in such language of a lady behind whose chair you may be called upon to wait."

"Very well, sir; I won't no more," said Matthew, retiring with mock humility. But he had shot his bolt, and he supposed successfully. He did not know what had taken place between his master and Miss Thoroughbung; but he did think that his speech might assist in preventing a repetition of the offer.

Miss Puffle gone off with the tenant's son! The news made matrimony doubly dangerous to him, and yet robbed him of the chief reason by which he was to have been driven to send her a letter. He could not, at any rate, now fall back upon Miss Puffle. And he thought that nothing would have induced Miss Thoroughbung to go off with one of the carters from the brewery. Whatever faults she might have they did not lie in that direction. Champagne and ponies were, as faults, less deleterious.

Miss Puffle gone off with young Tazlehurst; a lady of fifty, with a young man of twenty-five! And she the reputed heiress of Snickham Manor! It was a comfort to him as he remembered that Snickham Manor had been bought no longer ago than by the father of the present owner. The Prosper had been at Buston ever since the time of George the First. You cannot make a silk purse out of a sow's ear. He had been ever assuring himself of that fact, which was now more of a fact than ever. And fifty years old! It was quite shocking. With a steady middle-aged man like himself, and with the approval of her family, marriage might have been thought of. But with this harum-scarum young tenant's son, who was in no respect a gentleman, whose only thought was of galloping over hedges and ditches, such an idea showed a state of mind which,—well,—absolutely disgusted him. Mr. Prosper, because he had grown old himself, could not endure to think that others, at his age, should retain a smack of their youth. There are ladies, besides Miss Puffle, who like to

ride across the country with a young man before them, or perhaps following; and never think much of their fifty years.

But the news certainly brought to him a great change of feeling,—so that the letter to which he had devoted the preceding afternoon was put back into the letter-case, and was never finished. And his mind immediately recurred to Miss Thoroughbung, and he bethought himself that the objection which he felt was, perhaps, in part frivolous. At any rate she was a better woman than Miss Puffle. She certainly would run after no farmer's son. Though she might be fond of champagne, it was, he thought, chiefly for other people. Though she was ambitious of ponies, the ambition might be checked. At any rate she could pay for her own ponies, whereas Mr. Puffle was a very hale old man of seventy. Puffle, he told himself, had married young, and might live for the next ten years, or twenty. To Mr. Prosper, whose imagination did not fly far afield, the world afforded at present but two ladies. These were Miss Puffle and Miss Thoroughbung, and as Miss Puffle had fallen out of the running, there seemed to be a walk over for Miss Thoroughbung.

He did think, during the two or three days which passed without any further step on his part,—he did think how it might be were he to remain unmarried. As regarded his own comfort, he was greatly tempted. Life would remain so easy to him! But then duty demanded of him that he should marry, and he was a man who, in honest sober talk, thought much of his duty. He was absurdly credulous, and as obstinate as a mule. But he did wish to do what was right. He had been convinced that Harry Annesley was a false knave, and had been made to swear an oath that Harry should not be his heir. Harry had been draped in the blackest colours, and to each daub of black something darker had been added by his uncle's memory of those neglected sermons. It was now his first duty in life to beget an heir, and for that purpose a wife must be had.

Putting aside the ponies and the champagne—and the despatched crab, the sound of which, as coming to him from Miss Tickle's mouth, was uglier than the other sounds—he still thought that Miss Thoroughbung would answer his purpose. From her side there would not be the making of a silk purse; but then "the

boy" would be his boy as well as hers, and would probably take more after the father. He passed much of these days with the Peerage in his hand, and satisfied himself that the best blood had been maintained frequently by second-rate marriages. Health was a great thing. Health in the mother was everything. Who could be more healthy than Miss Thoroughbung? Then he thought of that warm embrace. Perhaps, after all, it was right that she should embrace him after what he had said to her.

Three days only had passed by, and he was still thinking what ought to be his next step, when there came to him a letter from Messrs. Soames and Simpson, attorneys in Buntingford. He had heard of Messrs. Soames and Simpson, had been familiar with their names for the last twenty years, but had never dreamed that his own private affairs should become a matter of consultation in their office. Messrs. Grey and Barry, of Lincoln's Inn, were his lawyers, who were quite gentlemen. He knew nothing against Messrs. Soames and Simpson, but he thought that their work consisted generally in the recovery of local debts. Messrs. Soames and Simpson now wrote to him with full details as to his future life. Their client, Miss Thoroughbung, had communicated to them his offer of marriage. They were acquainted with all the lady's circumstances, and she had asked them for their advice. They had proposed to her that the use of her own income should be by deed left to herself. Some proportion of it should go into the house, and might be made matter of agreement. They suggested that an annuity of a thousand pounds a year, in shape of dower, should be secured to their client in the event of her outliving Mr. Prosper. The estate should, of course, be settled on the eldest child. The mother's property should be equally divided among the other children. Buston Hall should be the residence of the widow till the eldest son should be twenty-four, after which Mr. Prosper would no doubt feel that their client would have to provide a home for herself. Messrs. Soames and Simpson did not think that there was anything in this to which Mr. Prosper would object, and if this were so, they would immediately prepare the settlement. "That woman didn't say against it, after all," said Matthew to himself as he gave the letter from the lawyers to his master.

The letter made Mr. Prosper very angry.

It did, in truth, contain nothing more than a repetition of the very terms which the lady had herself suggested; but coming to him through these local lawyers, it was doubly distasteful. What was he to do? He felt it to be out of the question to accede at once. Indeed, he had a strong repugnance to putting himself into communication with the Buntingford lawyers. Had the matter been other than it was, he would have gone to the rector for advice. The rector generally advised him. But that was out of the question now. He had seen his sister once since his visit to Buntingford, but had said nothing to her about it. Indeed, he had been anything but communicative, so that Mrs. Annesley had been forced to leave him with a feeling almost of offence. There was no help to be had in that quarter, and he could only write to Mr. Grey, and ask that gentleman to assist him in his difficulties.

He did write to Mr. Grey, begging for his immediate attention. "There is that fool Prosper going to marry a brewer's daughter down at Buntingford," said Mr. Grey to his daughter.

"He's sixty years old."

"No, my love. He looks it, but he's only fifty. A man at fifty is supposed to be young enough to marry. There's a nephew who has been brought up as his heir; that's the hard part of it. And the nephew is mixed up in some way with the Scarboroughs."

"Is it he who is to marry that young lady?"

"I think it is. And now there's some devil's play going on. I've got nothing to do with it."

"But you will have."

"Not a turn. Mr. Prosper can marry if he likes it. They have sent him most abominable proposals as to the lady's money; and as to her jointure, I must stop that if I can, though I suppose he is not such a fool as to give way."

"Is he soft?"

"Well, not exactly. He likes his own money. But he's a gentleman, and wants nothing but what is or ought to be his own."

"There are but few like that now."

"It's true of him. But then he does not know what is his own, or what ought to be. He's almost the biggest fool I have ever known, and will do an injustice to that boy simply from ignorance." Then he drafted his letter to Mr. Prosper, and gave it to Dolly to read. "That's what I shall

propose. The clerk can put it into proper language. He must offer less than he means to give."

"Is that honest, father?"

"It's honest on my part, knowing the people with whom I have to deal. If I were to lay down the strict minimum which he should grant, he would add other things which would cause him to act not in accordance with my advice. I have to make allowance for his folly,—a sort of windage which is not dishonest. Had he referred her lawyers to me I could have been as hard and honest as you please." All which did not quite satisfy Dolly's strict ideas of integrity.

But the terms proposed were that the lady's means should be divided so that one-half should go to herself for her own personal expenses, and the other half to her husband for the use of the house; that the lady should put up with a jointure of two hundred and fifty pounds, which ought to suffice when joined to her own property, and that the settlement among the children should be as recommended by Messrs. Soames and Simpson.

"And if there are not any children, papa."

"Then each will receive his or her own property."

"Because it may be so."

"Certainly, my dear; very probably."

NOTE.—The name "Thoroughbung" has hitherto been printed "Thoroughbury," owing to a misunderstanding arising from an accidental delay in the return to the printer of the author's proof.—ED. A. Y. R.

IN BONNIE SCOTLAND.

X.

Oh, the lovely summer nights in Skye! The gorgeous sunset in purple and gold, hardly cleared from the sky before the shy dawn blushes faintly in the east. The mountains seem to know no sleep, but watch in stately mystery all the livelong night, and the tide sways to and fro with restful murmur among the caves and crags, and ripples noiselessly about the winding lochs.

In the north you seem near the great mysteries of Nature. The cave of the winds must be somewhere between this and Iceland, and you seem to be approaching the head-waters of the mighty oceans. And then the wealth of the seas in teeming vigorous life. Now it is a shoal of herrings that flecks the bay with silver, while hosts of sea-birds follow it, swooping quickly here and there, or a salmon darts like a

streak of light for the loch, or a school of porpoises tumbles about in delight, or a whale has been seen hereabouts, and though you see it not, yet the expectation gives a delightful thrill of interest to the scene. You may surprise a mermaid in the shape of a fine motherly seal sunning herself on the sands of some sequestered inlet. And with all this, with this initiation to the mysteries of the deep sea, you have the calm and repose of an inland lake for all these long summer days. For beyond there to the west, like a massive break-water, lie the outer Hebrides, the ultima Thule, the last outworks in this direction of the old world, a refuge, too, for the last remains of the old popular mythology. Here in the Minch, as the sheltered sound is called, lie the Shiant Isles, where elves and fairies, it is said, still resort, and beyond, in the wild Atlantic, lie the Flannan Isles, the mystic seven hunters, where, tradition has it, once dwelt a pigmy race. Have we not the testimony of the worthy Dean of the Isles to the existence in his day of "a fine little kirk of their ain handiwork," under the floor of which he delv'd ut "certaine baines and round heads of wonderful little quantity, allegit to be the baines of the said pigmies." Nor did the worthy dean, as some allege, bring the story with him, and merely fix it in a local habitation. He had, no doubt, read Sir John Mandeville's travels and his account of the Pigmean Isle beyond the Indian mount. But, after all, the Highlanders had a Sindbad of their own, and could furnish forth a veritable Arabian Nights of native origin. Could have done, that is, while there was yet a Highland people, ere Duke Genghis and Earl Tamerlane had wasted the land and turned it into a hunting-ground.

Now all these were five o'clock in the morning reflections, for at that untimely hour we were all stirring—all except Mrs. Gillies, that is, who wisely kept to her bed—the object being a sail up the sound and a visit to Prince Charlie's Cave. It was the only chance we had of a sail in the Firefly, for we had made up our minds to start by the boat that same morning for Inverness by way of Strome Ferry.

Even Uncle Jock has fallen in with the notion. It will be something to talk about in St. Mary Axe when he gets back. And so we all embark in a crank little boat that seems a good many sizes too small for us, and are rowed out to the yacht, where we get greatly in the way during the operations of raising the anchor

and getting up sail. Perhaps one's nautical expressions are a little demoralised by life on board a steamer, but anyhow the meaning is plain.

Luckily there is a snug little cabin with coffee all hot, but then one sees nothing down below. And on deck there is an enormous boom that swings about from side to side, and interferes with perfect serenity of mind. And then some of us have not full confidence in the skipper—for the Firefly is navigated by her owner; he can't attend to his business properly and be talking all the while to Mary Grant. But it is certainly astonishing to see Angus Ross, the old timber-dealer, who throws himself with heart and soul into the business. You may see him taking a pull here and loosening a rope there while he eyes the spread of canvas knowingly, and he orders poor Ronald about—who had much rather be sitting down and talking to Jennie—as if he were the first officer addressing the cabin-boy.

There is a fresh breeze when we are once fairly in the sound, and the boat seems to stagger under her canvas; but the Honourable Jem likes to carry on, and we dash through the sea at a fine rate; Skye looking very grand in the clear morning air with its rugged precipices and tall peaks about which white morning mists are writhing. Only a stern sense of duty keeps us steadfast to Prince Charlie's Cave, the entrance to which has not an inviting appearance, but we make up our minds to land, and there being a little swell on the water the dingey is expected to make two trips to land us on the rocks. Of course the skipper takes advantage of his position, and tells me off into the first boat, which is to hold Uncle Jock, and Angus Ross and your humble servant. And he promises to follow himself with the two girls. Ronald takes an oar, and thus solves his part of the problem. However, in landing from the boat, Uncle Jock managed to slip on the wet rocks and turned a back-somersault into about thirty feet depth of water, all sparkling and crystal clear as it was, but not pleasant to tumble into without notice. Next moment I saw that Ronald had slipped into the water like an otter. There was a moment of breathless suspense—the sea had swallowed the two men; would it ever give them up till the last day? A minute passed—another, and still the waters gave no sign—another few moments, and both may be past praying for. And then a wet

glistening head is seen to rise some yards distant from the shore, and next moment we are hauling away at Uncle Jock wherever we can get hold of him, for Ronald, who has brought him to the surface, has not strength enough to land him. The healthy fresh-coloured face of a few minutes ago is white as wax now, the teeth tight clenched, and the nostrils drawn in; but with rubbing and rolling, ere long the bulk of the man is stirred by a long-drawn sigh.

"Ye'd a narrow squeak of it, there now," says Angus, patting the man's shoulder as he sits up and stares vaguely about him, "but we'll have you righted in a minute." And indeed, when Jock has had a pull at the whisky-flask, and thus qualified some of the water he has swallowed, he looks about him in a quite perky way, and expresses a desire to be dried up as quickly as possible.

The people in the yacht have hardly made out the incident. They can't think it was anything serious, only a water frolic as far as they can see. But Jennie is greatly distressed when her uncle is brought aboard all limp and streaming with water. And it is pleasant to see that in the emotion of the moment all little tiffs are forgotten, and Jock and his niece sit together hand in hand for a minute looking at each other with tender affection. And a proud and happy girl she is when she finds who it is to whom her uncle owes his life this day.

There is no more thought of landing for the cave, but we run along the coast, catching glimpses of strange fantastic arrangements in rocks and basaltic columns, till we are fairly into the broad Minch and standing away directly for the North Pole. There is great fun now about Uncle Jock's patchwork travelling-suit, for he has been rigged out in all kinds of odd garments—a blue jersey, with Firefly embroidered on the front, an odd pair of white slops, and a pilot-jacket.

And then ship is bouted, if that is allowable in nautical language, and we run back to Portree, just in time to get ourselves and our belongings, including Mrs. Gillies—who has really bestirred herself and got all our affairs settled in Skye—on board the little Glencoe, that is waiting with her steam up and whistling violently. Angus Ross is with us too, for he is bound to Inverness, and indeed there is quite a number of people all for the same destination; cer-

tainly something quite out of the line in the way of local traffic. And then we ascertain the cause. There is a great wool fair to open next day at Inverness, and all the world is tending in that one direction.

Perhaps the route we have chosen is not the best; had we more time to spare we should take the route by steamer northwards to Gairloch, and then by coach along Loch Maree, and so join the railway at a point much nearer Inverness. But in that way we should only reach the Highland capital by Wednesday evening. The time might be profitably spent in Skye, which abounds in scenes of wild and rugged grandeur. Loch Seavaig, with its desolate sublimity, and the quaint and monstrous grouping of Quiroing, might each occupy a day. But the fates will it otherwise. And so

Farewell lovely Skye, to lake, mountain, and river.

Poor Jennie is bidding also farewell to Ronald, and possibly a long farewell, with no future meeting absolutely certain. They had a rehearsal, I think, of the parting, on board the yacht, under the friendly cover of the foresail, a rehearsal, perhaps, more satisfactory than the public performance under the eyes of all the world of Skye. A friendly little world, nevertheless, that is now waving adieux, some on the quay and some on the heights; and then we round the headland and lose sight of it all.

Our passage to Strome Ferry is on the same track as our approach to Skye, but naturally in the reverse direction; but it is all fresh and charming in the pure morning air. And when we leave Broadford we strike across to Loch Carron instead of heading for the narrows through which we sailed the other day. At Broadford got on board a little old gentleman who was a burning enthusiast on the subject of Dr. Johnson. He had been told that the great lexicographer had slept in a certain house near Broadford, and he was wild with anxiety to be shown that house. The sailors did not know much about it. "Wass it Tector Shonson; her was not known much about the gentleman." The captain shook his head and appeared much engrossed in the navigation of the ship. "It's very extraordinary," said the little old gentleman with withering contempt, "very extraordinary that nobody should know the house where Dr. Johnson slept." And then he accosted Uncle Jock. "You seem

to know the country, sir; don't you know the house where Dr. Johnson slept?" To which Jock, who wanted to put the little old gentleman at his ease, replied that it was a long time since, and perhaps the house was pulled down. "Pooh! pulled down! nonsense!" cried the little man, muttering as he moved away in search of better information: "Never heard of such crass ignorance." "And why doesn't he know himself?" roared Uncle Jock quite angrily. "Was it a great honour he did to the Heelands when he slept there, and what else should he do, the good doctor, what should he do but sleep when it was night?" Mary Grant was delighted with this little scene; sitting snugly behind her uncle's elbow and watching all that was going on. There was no getting a word from her this morning. Why could we not begin again where we left off the night before when we had been so delightfully friendly and confidential? But no, to-day she was all shyness and coyness.

There was a capital old lady on board who was given to sketching, a plucky old dame evidently, for she was travelling all alone, and seemed perfectly self-contained and isolated. But when she saw a boat or a ship, then she made a little drawing of a ship or boat; a conventional craft not resembling in the least the model. In the same way she had her ideal of an inn or a mansion, and she was very careful always to have the right number of windows. But she was not equally accurate about chimneys. One at each end was the regulation with her houses, and she wasn't going to alter it, if foolish people contrived to put their chimneys in the middle. I had just brought Mary Grant to have a peep at the sketch-book, when the diligent old Johnsonian accosted the fair artist, having just succeeded in working round to her. "Madam, among your sketches have you one of the house that Dr. Johnson slept in?" And the dame shut her book in a great hurry, and looked apprehensively at the enquirer, unable to utter a word. "Don't be alarmed, ma'am," cried the little man; "I'm not a wandering lunatic, ma'am, as you seem to think; I only thought that somebody might have heard something of the great Dr. Johnson, but I see I'm mistaken. Good-morning, ma'am."

But, indeed, it is curious to note that, according to the guide-books, about three people have visited the Highlands within

the last few centuries. Prince Charlie, first of all, who seems to have slept mostly among caves and rocks; then Dr. Johnson, who was lucky enough to have a Boswell to write his itinerary; and, finally, our most gracious Queen, whose various resting-places are chronicled with much minuteness by the historian of the district.

Meanwhile there is a great gabble of voices from the farmers and factors who are on their way to Inverness. "Wass the sheep strong, Donald?" "Aye, indeed, wass they strong." For this fair, I am told, is for sheep as well as wool, and quite unique in this line, inasmuch as all the sheep are sold upon honour—not one of the animals being present in *propria persona*—and bargains to a large amount being concluded on the faith of the owner's description of his flocks. And so the talk is all of sheep on board the boat. And presently, when we land and make our way to the little station, the terminus of the Highland line, we find more farmers and much more gabble of voices, and Gaelic and English all mixed together, with kilted men and booted men, and drovers and dealers, and greetings and hearty hand-shakings all along the line.

It is three o'clock when the train starts on its tortuous way among the hills. And the day is now overcast and rain begins to fall, while mist and vapour obscure the outlines of the mountains. We feel that we are lucky to be comfortably settled in our corners and sheltered from the driving showers. And then having begun the day so early everybody is rather sleepy and tired, excepting Angus Ross, indeed, who is as hard as nails, and seems to find rest and refreshment in the sound of his own voice. And so we rattle on at moderate speed passing dreary little stations with long Gaelic names, Auchnashellach and Achnasheen, for instance, and some of us have comfortable naps and dreamy snatches of slumber, till Dingwall rouses us up with its briny breezes from the German Ocean. And the grey-looking firth is spanned by a rainbow, and the sun presently shows in bright patches on the waters; and presently beneath the bow of light we catch a glimpse of Inverness, grey, too, and solid, clean-looking and substantial, and we are in all the bustle of the station, with rival omnibuses from all the hotels, and the conductors clamouring for our custom.

And the streets are thronged with brawny

men; and there are kilts in plenty, and pipers with pipes fluttering with ribbons; while in front of the Caledonian, where we take up our quarters, and which seems to be the general mustering-place of the clans, there are two long rows of benches crammed with sturdy Scots, and the whole of the open space in front, is thickly dotted with ever-changing groups. Loud are the greetings, hearty the hand-shakings, and cracks on the shoulder that would fell a weakly man are freely exchanged. Here is Dandie Dinmont himself and all his friends from Liddisdale—aye, and men from over the borders, the stout Northumbrians, and statesmen from the hillsides of Cumberland, and the talk is of Cheviot yowes, of tups and lambs and tods, and all the rest; while among the burly crowd such thews and sinews, and broad backs and mighty thighs and brawny arms, that Uncle Jock is quite a baby among them, and your humble servant feels like an attenuated shrimp. Among the crowd of farmers there are dealers from Glasgow feeling their way as to prices, and cannie folk from Leeds. Yes, and even a Frenchman or two gazing in wonder on the scene, men who hail from the banks of Seine from Elbœuf or Rouen.

And yet Angus Ross shakes his head deprecatingly. "Eh, you should have seen the place thirty years ago; a real fine gathering then." But Inverness is all alive and stirring, for in addition to the gathering for the fair there is a grand preaching on the castle hill, while the Highland Society meet at the Town Hall, and Professor Blackie gives an address.

A hasty walk through the town with Jennie and Mary Grant; it is clean, well built, and prosperous-looking, an excellent town to live in no doubt, but not particularly interesting to those who go about on tours. But the castle hill is no doubt a fine site, with a view of the river and the broad forth, and a gleam of the ocean beyond. Over there lies the dreary moor of Culloden, some four miles away, and distant hills bound the scene with the gleam of the setting sun on their misty nightcaps. But it is all fairyland to Jennie; never has she beheld a fairer scene, she thinks, although to others after the charming scenery of the west it appears a little tame and flat. But the secret comes out. Uncle Jock has relented; he has been taking counsel with Angus Ross, and the two together have found out a *modus*

vivendi for the young people. It is illogical on Jock's part, for if a young fellow jumps into the water and saves you from drowning, it does not follow that he will make a good husband for your niece. Indeed, I should say that in risking his life for another, he displays a want of prudence that does not promise well for the future. But this view of the matter is indignantly repudiated by the young women. "Why, you would have done it yourself," cries Mary Grant, with heightened colour, "if you had been just in the way like Ronald." Well, I hope I should, and anyhow, it is pleasant to have the credit of being capable of such prowess.

It is rather a disappointment, when we muster for dinner, to find that the table is not thronged, as I expected, with the Scotch farmers. But they are nearly all people who dine early, Mary Grant explains, and so we have only tourists to dine with us. But here are the almond-eyed family again, with the dark sallow father and the soft lymphatic mamma; and they, like us, are going to make the passage from sea to sea to-morrow by the Caledonian Canal. I am delighted at the prospect of having those irrepressible and vivacious young people as travelling-companions, but Jennie and Mary don't seem to share my enthusiasm. "And it isn't very kind of you," said Miss Grant lightly, "to be in such high spirits when I am going to leave you all to-morrow." "To leave us!" I cry, quite aghast, putting down knife and fork; "and to-morrow. Oh, you can't be serious." But it is serious, sober earnest. We pass Longashpan to-morrow, and Mary is to stay there for a few weeks. "But it must not be; no—a thousand times no! You canna be spared, bonnie lassie," I whisper to her under my breath, and she gives me one quick, sweet, wistful, half-reproachful glance that settles my business at once and for ever. But there is no opportunity to say any more, for there is not a quiet corner in the whole house, every corridor streaming with men, and every available room converted for the nonce into a whisky-parlour.

But the grand scene of all is the big salle-à-manger, which has been converted for the occasion into a smoke-room, and here the roar of tongues is at its height, while waiters run about distracted with little cruets of whisky. Great is the fume from a hundred pipes, and the roar from a hundred voices. "But thirty years ago, mon," cries a grizzled old Scot; "aye, and

I mind weel the Laird o' Nippits that was neatly dragged to bed by five waiters and a handful o' lads from the stables, and fighting while every rag was torn from his back." Well, now there is plenty of festivity, but not any hard drinking. One man everybody hails as the doctor—a hearty-looking old fellow in gaiters, with a cast of flies round his hat and a rough fluffy coat, and for him hands are held out like the arms of Briareus in numbers, and then someone cries, "Here comes the duke and a' his following," as a group make their appearance with something of the air of a general and his staff. It is the duke's factor, I expect—the grand vizier of the mighty khan of the Highlands. And so the glasses clink, and the war of voices and laughter goes up with a great incense of tobacco-smoke. "We'll no be in bed the night," says a waiter with an armful of whisky-cruets. And I'd make a night with you, too, my lads, if it were not for the early start on the morrow, and the thought of Mary Grant and the last words that must be said.

A DAY DREAM.

I BASKED in the glorious summer heat,
And dreamt of her, till my fond heart beat,
To the tune of a true love-song.

I glanced from the flowers on which I lay,
And saw where danced as in innocent play,
A ray of the laughing sun.

I held it fast as it glittered by,
And sent it far through the azure sky,
To the home of my only love.

I bade it fly to my darling's heart;
It gilded the leaves with its vanishing dart,
And I was alone with my dream.

Back, back it flashed at its lightning pace,
And gently smiled in my longing face,
And told me of her I love.

It had glistened on locks of golden brown,
And haloed her head with its sunny crown,
And whispered my happy name.

It had gleamed in the light of my darling's eyes,
And spoke to the soul which within them lies,
Of me, and my yearning heart.

And it said how she still was true to our love,
As the stars which shone in the heaven above,
Still true to our love and me.

It had touched her mouth with a gentle kiss,
And brought me back in its message of bliss,
Just one from those lips so sweet.

And this was the tale that it told to me,
Then left me alone to my reverie
Of her, who made its joy.

IN A BALL-ROOM.

A STORY.

THE cloak-room was clearing fast, and the piles of shawls and wraps attested to the fact that the majority of the company had arrived. The —shire Hunt Ball, twenty

years ago, began early. Being the great event of the year to many sober country people, they made a point of arriving at the very beginning and staying to the end. The music had been sounding merrily for some time, when two ladies came in, evidently mother and daughter; the one, middle-aged, calm, and sedate; the other, young, eager, and excited. The latter flung off her cloak, gave a hasty glance at the glass, and stood quivering with impatience, while her mother leisurely divested herself of her wraps and arranged her cap.

"Come along, mother darling," the girl said at last. "Your cap is all right, and you look lovely. We are so late. Poor papa will be quite tired of waiting."

"Poor papa!" said the mother dryly; "he must be in a dreadful fidget lest all the young ladies should be engaged, and there be no partners left for him."

The girl blushed and laughed.

"Never mind, Florrie; if anybody wants to dance with you, they will manage it somehow."

Florrie blushed again, while a smile of the most perfect content broke over her face. It was a fair young face, pretty not with any wonderful beauty, but with freshness, innocence, and sweet temper; a face that weary paterfamilias, yawning in doorways, would comment upon with approbation; that jealous mothers would not pick to pieces, and that daughters would admire without envy.

They found "poor papa" warmly discussing some magisterial difficulty with a country neighbour, and bearing this enforced delay of his entrance to the ball-room with perfect equanimity.

How Florrie's eyes roved round as they entered; how absently she responded to the greetings of various friends! Even the gentleman who solicited the favour of a dance received but half her attention. She was only seventeen, and had not yet learnt the art or the necessity of concealing her feelings. Every emotion wrote itself in clear letters on that childish face. Up and down the room her grey eyes wandered, as she stood by her mother, eagerly scanning the groups of dancers, and then a sudden light came into them, a rush of colour into her cheeks, as a young man detached himself from a knot of red-coated sportsmen and approached her. With what a radiant smile she greeted him! Her mother noted it, and sighed; a sour maiden of forty seeing it, sighed too, and said to herself: "What

a flirt that girl is!" but even while saying it she knew she was unjust. The young man did not sigh. He smiled a smile almost as radiant as Florrie's own—almost, not quite.

"Oh, Miss Darley," he began, "I thought you were never coming."

"I thought we never were," she replied naively; "but we are here now," she added in a tone of extreme satisfaction.

"Yes, you are here now," he said, "and you will stay to the end, and give me a great many dances. Wouldn't you like some tea?" Of course she would like some tea, and as she was going to dance the next waltz with him, it was hardly worth while to return to her mother for the few intervening moments.

Florrie was no flirt, but she was only just out, had seen nothing of the world, and had never stirred from under her mother's wing. What wonder that she was completely captivated by this handsome young soldier, who contrived in so many little ways to imply, though he had not yet said it, that he loved her. She was over head and ears in love with him, never doubted that he was ordained to be her husband, and had the most perfect faith in him.

He was certainly very happy in her society, and would willingly have sat by her side and danced with her the whole night. But Florrie had been well drilled on this point. She looked wistfully at her programme when he handed it back to her half filled with his own name.

"You must scratch them all out but two. I should like it, but I mustn't," she said simply.

A look came over his face that half charmed, half frightened her.

"Ah!" he began eagerly, and then checked himself. "I should like it, but I mustn't," he added half under his breath.

She looked at him wonderingly.

"Did you speak?" she asked.

"No, no; there is the music. Come."

To say that Florrie enjoyed the ball would be to express it feebly. She was simply steeped in content. Whether she danced, or sat unnoticed by her mother's side, she was profoundly happy. Then she had that second dance to look forward to, and she resolutely refused to go to the tea-room till then, that she might honestly want some refreshment after it. Then followed another ten minutes, of which each moment was a lifetime of bliss, never to be forgotten.

As they passed into the ball-room, they met a girl coming out, who had already attracted Mr. Peyton's attention by her extreme beauty—her dazzling complexion, her masses of golden hair, and her big blue eyes. She was leaning on the arm of a miserable-looking little man, who had been heading the train of her admirers the whole evening, and who did not appear, judging from his countenance, to have derived much comfort from the amusement. The young lady stopped Florrie, saying :

"Well, Florrie, are you enjoying yourself? I have tried vainly to catch your eye the whole evening, but you have been so occupied you would not look at me."

There was an undercurrent of sarcasm in the tone which was quite lost on Florrie, who replied enthusiastically :

"I am enjoying myself immensely."

The beauty smiled, and passed on, giving Mr. Peyton a glance from under her long eyelashes that kept him silent till they got back to Mrs. Darley.

"Who is that young lady?" he asked.

"She is a Miss Talbot," Florrie said. "Is she not pretty?"

Over her too had come a vague indefinable sensation of something, she could not tell what, that jarred upon her.

A few minutes after Mr. Peyton had moved away, Alice Talbot came up, and, dismissing her disconsolate partner with a careless nod, she said :

"Dear Mrs. Darley, may I sit by you? Papa is always in the middle of a group of gentlemen, and I never can get near him." Mrs. Darley cordially consented, not without a little wonder, for Miss Talbot was accustomed to go about alone with her father, and did not usually appear to feel the want of a lady chaperon.

"Who was your last partner, Florrie?" Alice enquired.

"Mr. Peyton," said Florrie.

"Mr. Peyton," Alice repeated. "Oh, of course—I know. He is one of the officers of the —th. You must introduce him to me. He has called on us, and it seems foolish not to know him."

A few minutes later the introduction was made. But Mr. Peyton did not seem disposed to spend much time on Alice Talbot. He turned to Florrie eagerly and said :

"Will you let me take you in to supper?"

Then the vague shadow vanished at once from the girl's mind.

"You must just let me have one more dance with Miss Darley," Mr. Peyton said

when Mr. Darley expressed his decided conviction that it was time to go, and the father could not resist his child's happy pleading eyes. Short-sighted old gentleman, he wondered what there was in dancing, that all girls were so fond of it.

When the dance was over and the pair came back, they found Alice Talbot stoutly resisting an attempt on the part of her father to take her away.

"I must stay for the next dance, papa. I am engaged to your good-looking friend," she added in a whisper to Florrie. "I wouldn't miss it for the world."

But Florrie hardly heard her. She was absolutely wild with excitement. Never before had Mr. Peyton been so devoted; never before had she been so sure that he loved her, nor had she realised what it was to be so loved.

"I shall see you on Tuesday at the Grays," he said, as they stood waiting for the carriage, looking down with more tenderness than he perhaps knew into the flushed happy face.

It brightened, if that were possible.

"But I thought you said you were on duty that day?"

"I'll get off somehow. I would risk a court-martial sooner than miss seeing you."

"That would be wrong," she said gravely, with her earnest eyes fixed on his face. "I hope you would not neglect your duty on any consideration. I am sure you would not," she added in a tone of deep conviction.

"I never will after that," he said in a very low voice.

"Do you know that this dance has begun ever so long ago?" she said presently, "and I know that you are engaged to Miss Talbot for it."

"Oh, Miss Talbot is so inundated with partners, that I am sure she won't have waited for me," he replied carelessly. Nevertheless he found that she had waited for him, though there were several gentlemen eager to supply his place.

When he apologised she gave him a brilliant smile, and said she quite understood and forgave him.

Meantime the Darleys drove home. The moon shone down on the father dozing in his corner; on the mother, silent, with many anxious hopes and fears regarding her darling; and on that darling, sitting upright, and wide awake, gazing into the clear frosty sky, and murmuring over and

over again to herself, "I am so happy. I am so happy."

It was six months later, one hot night in June, that Florence Darley followed her mother into another ball-room. Only six months. But a great deal of experience can be gained in that time, and Florrie had acquired rather more than her share.

An indescribable change had come over her whole face and manner. Something of her sweet freshness and happy content were gone. A touch of restlessness, even fretfulness, had taken their place. She was as profoundly indifferent to most of her acquaintances as she had been on a former occasion, but she made an effort to conceal it, and when she looked round the room, it was with hasty furtive glances.

No one rushed eagerly up to her now to express delight at her arrival and to claim half-a-dozen dances. But Florrie had not been in the room a minute, before she knew that Mr. Peyton was there. He was standing by Alice Talbot, who was looking more brilliant and beautiful even than usual, and was bestowing her brightest smiles and all her powers of fascination upon him. With miserable, bitter humility Florrie owned that it was no wonder he had neither eyes nor ears for anyone else. But the acknowledgment did not make it less hard to bear.

"She has so many admirers she might have left him alone," said the poor little thing to herself. But she held herself bravely to outward appearance. A hundred times she checked herself in the act of letting her eyes wander in search of him. She laughed and talked so gaily that one of her partners remarked afterwards that "he never knew Miss Darley had so much fun in her." Once, when he and Alice passed close to her, she was apparently so deeply interested in her conversation that she did not seem to see them. She might have spared herself that small piece of hypocrisy, for by him it passed unnoticed, and only brought a smile of derision to Alice's face. Florrie herself spent the rest of the night in regretting it. For, after all, a smile or a bow from him would have been better than nothing.

Mrs. Darley looked anxiously in the girl's pale face and eyes that had so deep a look of pain in them, though the lips smiled so incessantly.

"I think, my darling," she said at last, "that it is time to go."

"It is quite early," Florrie said wistfully. She could not voluntarily give up the last chance.

But the mother knew how vain it was to wait, and that the sooner they went the better it would be for Florrie's peace.

"I am tired, dear," she said gently, "and it is later than you think."

Then Florrie acquiesced at once. It was over, then, this evening that she had looked forward to with such feverish hope and fear; and what had it brought? Only the establishment of the miserable conviction that she had fought against for weeks past. He was indeed lost to her. Yet, with the inconsistency of human nature, she began at once to consider when and where she might have another opportunity of seeing him. She thought that even an occasional glimpse of his face, a word or a smile, would satisfy her. And she had it.

At the top of the stairs they met him and Alice.

"Going already?" said the latter gaily. "Have you enjoyed yourself, Florrie?"

"Very much," said Florrie promptly, and was about to pass on, for her mother was already at the foot of the stairs, when Mr. Peyton checked her by saying, with a slight expression of uneasiness on his handsome face:

"I was so sorry you were out when I called yesterday. I came to say good-bye. I am off to Southampton to-morrow; thence to India." Even Alice, who never took her sparkling eyes off the girl's sensitive face, could not detect by the quiver of a muscle that this was the first intimation Florrie had had of the fact. She looked with cool composure at the young man as she said quietly:

"I am very sorry we missed you."

"And you will not stay and give me one dance?" he said.

"I am afraid I can't. My mother is tired."

"Well, you must keep one for me at the first ball we meet at on my return from India."

"Oh, certainly, if you are not eaten by a tiger in the meanwhile," she answered, laughing. "Good-bye—bon voyage." And with a nod and a smile she ran lightly down the staircase.

He turned to Alice.

"I won't let myself be eaten by a tiger as long as I know you, my darling, are waiting for me."

"Hush!" she said, glancing round

uneasily. "You must make a fortune, before you can have the right to call me that. My father will never consent otherwise."

"Trust me. Only say you will be true to me."

She raised her lovely eyes to his face for a moment, and he did not notice that she said nothing.

He walked home in the early morning, smoking a cigar, and building castles in the air, of which Alice Talbot was always queen; while Florrie, still in her ball-dress, knelt in her little room at the top of the house beside the open window, looking out over the wide expanse of London chimney-pots, and sobbing:

"I am so miserable—I am so miserable."

It was eighteen years since that memorable hunt-ball, which Florence Darley had marked as a white-letter day in her life, when she once more found herself within the walls of the old court-house for a similar festivity. Florence Darley still, and likely to remain so, both in her own opinion and in that of her friends, though a few of her contemporaries were disposed to consider her contented acceptance of the title of "old maid" as a personal injury to themselves. And truly she was only thirty-six, and might have passed for younger had she chosen to assume the manners and dress of youth. But she had long since lost her parents, and had, moreover, two grown-up nieces, who, motherless, looked up to her as to a mother, so she had no wish to cling to young-ladyhood. She had placed herself in the ranks of the chaperons, and it was in that character she came to-night.

"My dear Florrie, you really make yourself ridiculous with your assumption of old age," said a tall golden-haired woman who entered the room just behind her.

This was the celebrated beauty, Lady Norleigh, once Miss Talbot. She was still lovely, though there were hard lines now round the beautiful mouth, and a restless look of weariness and discontent in the large blue eyes—a curious contrast to Florrie's serene content.

"How do you do, Alice?" said Miss Darley, declining to argue the point. "I thought you were in London. What brings you into these parts?"

"Oh, I came," said Lady Norleigh flippantly, "because Norleigh wanted me not to come."

Norleigh, standing by, laughed feebly, and

tried to look as if it were a joke, in which attempt he failed. He was that miserable-looking little man who had hovered so humbly round Alice in this very room years ago. Several unexpected deaths having considerably altered his worldly position, had also altered Miss Talbot's sentiments towards him. Nevertheless he looked none the happier for his double good fortune. Lady Norleigh passed on in her diamonds, lace, and satin—the cynosure of all eyes—while Florrie, in her sober black gown, placed herself on a bench, prepared to amuse herself by watching her girls amuse themselves, though her attention wandered a good deal to her former rival.

"Auntie," said one of her nieces, suddenly startling her from an intent, half-sad, half-amused observation of Lady Norleigh, "I want to introduce—" the name was lost.

"I think I have had the pleasure of meeting your aunt before, Miss Darley," said a voice which in eighteen years had never faded from Florrie's memory; which even now brought such a rush of mingled pain and pleasure, such suffocating heart-beats, that, for a moment, the sedate old maid was unable to speak. She shook hands with the speaker as if in a dream, was dimly conscious of his sitting down beside her and making trivial remarks about the weather, the decorations of the room, and so on. Gradually she collected herself enough to look at him, and to take in the changes time had made in him. They were not many. He was still handsome, but very much older, both in manners and appearance, more so than even the lapse of years accounted for, but Florrie decided that she would have known him anywhere. He did not stay long beside her, and presently Florrie saw him talking to a very pretty woman, whose youthful appearance, combined with her exceedingly smart attire proclaimed her a bride. Whose bride? As Florrie noted the affectionate admiration with which Colonel Peyton looked upon her, she thought she had no need to ask, and indeed, almost at the same moment, her niece said to her:

"Is she not pretty? Mrs. Peyton, I mean."

"She is very pretty," Florrie said with a smothered sigh. With profound, half-painful interest she watched the fair young wife.

"She looks good," she thought, "as if

she would make a man happy. Heaven bless him. Heaven bless them both."

Colonel Peyton, however, did not spend the whole evening in attendance upon his bride. He presently went in search of Lady Norleigh, with whom he had already renewed his acquaintance. She was extremely gracious to him and smiled as brilliantly as ever, but it was a hard smile.

There was a certain defiant hardness now in her whole bearing.

"Well," she said as they took their places in a quadrille, exactly opposite Florrie, "how do you find England after so many years of absence?"

"I find it," he replied, "so changed, that I am tempted to return to India and never to repeat this experiment."

"Oh, nonsense," she said gaily. "I suppose you did not expect to find everything just as you left it."

"No," he answered, smiling. "I was hardly so unreasonable as that, but I was not prepared for so many changes."

"Come, now. What changes?" she urged. "For my part I could almost fancy not an hour had passed since——" She paused, and then said: "Do you remember a ball here about—well, I won't say how many years ago."

"I do remember," he said gloomily.

"And here we all are again," she continued; "most of us at least. Here am I, here are you, and there"—with a slight change in her voice and a glance at Florrie—"is Florence Darley."

His manner changed too.

"Yes," he said. "She is not changed."

"You flatter her," said Lady Norleigh sharply.

He looked confused for a moment, but went on undaunted.

"She looks as good, as sweet, as contented as she did eighteen years ago. Hers is indeed a face to make one feel the better for looking at, to save one from believing that there is no truth or faith left in the world."

"The meaning of this tirade being," said Lady Norleigh sarcastically, "that you are conceited enough to believe that Miss Darley has been wearing the willow for you all these years. Don't look so innocent and indignant. You know, as well as I do, that you nearly broke her heart once; only, luckily, hearts are not made of breakable stuff, and hers was mended long ago." Then, with a sudden softening of tone, perhaps with some vague wish to

atone for the wrong she had once so deliberately done Florence Darley, she added half to herself: "But the scar remains, I think. Yes, you are right; she is a brave true woman and you—were a fool."

"I know it," he said with a quiet emphasis that Lady Norleigh quite understood.

When the dance was over, and Colonel Peyton had left his partner, he went over to Florrie and sat down beside her.

"Do you remember," he said, "that you promised to dance with me the first time we met on my return from India? I am going to claim that promise."

"And do you remember," she answered, smiling, "how many years ago the promise was made?"

"Then you do remember?" he said with an eagerness that moved her strangely, it was so like his old manner.

"Yes, I remember," she said, "but I never dance now; I am a chaperon."

"You a chaperon!" he said. "How very ridiculous! It seems but yesterday that you and I danced together in this very room. Do you remember something you said to me that night, about hoping I would never neglect my duty?"

"Observations made in a ball-room are seldom worth remembering," said Florrie gravely. "It would be more satisfactory if, instead of recalling all the nonsense you or I, or anyone else, may have talked so many years ago, you were to give me some account of India."

"Oh, I will send you some books about it if you are interested in that sort of thing," he said, his face falling a little.

"Well, but tell me something about what you have been doing all this time," she said with an air of grave, kind interest.

"I can tell you that in three words," he answered bitterly: "Playing the fool, and yet I have been saved from many follies by that one speech of yours. Your look and tone have haunted—"

"I should like so much to be introduced to your wife, Colonel Peyton," Florrie interrupted.

"My wife?" he said, astonished. "Oh, you must mean my sister-in-law. I have not a wife."

"I beg your pardon," she faltered. "Somebody pointed her out to me as your wife."

He looked with momentary surprise at

her crimson face, then the surprise changed to an expression of gladness and tenderness. But he only said:

"When I have one I will certainly introduce her to you."

The girls chattered gaily on the way home over the events of the ball, wondering a little at "Auntie's," unusual silence, while "Auntie" leant back in the carriage with clasped hands, whispering softly:

"I have seen him again, and we shall always be friends. Whatever happens, I am content."

SAMSON'S MÉMOIRES.

SAMSON was an actor at the Théâtre Français, in Paris. He died in March, 1871, and had retired from the stage in 1863. He had been the doyen among the sociétaires immediately before Regnier, who is still alive, and Regnier was succeeded in that position by Got. Samson's name will probably not descend very far into posterity, but he was a man honourably known in his day; for besides being an actor he was also author and professor of elocution at the Conservatoire. Among his pupils were Rachel, Madame Arnould Plessy, Madame Favart, Madame Augustine, and Madame Madeleine Brohan. When before the public he endeavoured, above all things, to be true. To give a true picture of the part set down for him was always Samson's aim; and though we cannot now connect his name with those of his pupils who made for themselves their own reputations, it is not unfair to call to mind a precept which he always laid down for himself, and one which, perhaps, more fully than any other he would in all probability have enforced upon them. As a teacher he was patient with his pupils, and tried to make himself pleasant to them, for in his younger days he had upon one occasion been made the victim of a piece of ill-natured bad wit of his master. The story may as well be told at once.

Baptiste, one of the professors at the Conservatoire, was wishing to impress upon the mind of a pupil that for the performance of a certain part his face should suddenly show the appearance of terror-stricken horror. He said to the lad: "Imagine that you see some one ugly standing before you—Samson, for instance." Samson was always poor in the early part

of his life, and probably was less well-dressed than his fellow-pupils. The master's brutality nevertheless caused much laughter in the class, and Samson felt himself stung to the quick. He replied to his assailant: "Sir, why do you look so far for your example?"

Joseph Isidore Samson was born at Saint Denis, near Paris, in 1793. His father and mother there kept a café, and a few years later were proprietors of another café inside Paris, in the Rue Montorgueil, near to the Halles. His early school-days were not happy, but he learned his lessons, and, what is more strange, seems to have had a liking for them. At this early age he had "read and re-read Richardson's Pamela with avidity." His taste for reading was very strong, and before he was eighteen he knew most of the French standard authors. He tells us that at one of his schools "there was a pupil who owned a Boileau in one volume; at my solicitation he changed it for my knife, then I began to read and to learn Boileau." This small incident is characteristic, for classical tastes, the love of exactness, and studious habits were natural to him, and they showed themselves at an unusually early age by his wishing to possess a Boileau. Boileau's didactic but admirable *Art Poétique* was undoubtedly often in Samson's mind, and not unlikely may have given to him the idea of writing his own *Art Théâtrale*. This is a work in verse written specially for the guidance of actors in the art of elocution; it is in two volumes, and was published in 1855.

Samson's *Mémoires* are, in fact, his autobiography. The book is about the size of an ordinary French novel, and at the beginning there is an introductory chapter written by Samson's daughter about her father. Opposite the title-page there is a portrait of the actor. It is a pleasant-looking, open face. His hair, once chestnut-coloured, but in his late years perfectly white, is brushed away on all sides from his forehead; his eyes are not very large, and they are set wide apart; his nose is broad and slightly retroussé, the nostrils are open; the mouth and the eyes both seem to show the appearance of stern sharpness, but they show also that laughter where it was good was very congenial to him, and that his appreciation of what was risible was unusually keen. It was said of him that on the stage he had great command of facial expression, that he could render his features extremely mobile,

and that he sometimes abused the privilege that Nature had given to him. His voice was rather nasal; and this gave rise to a lampoon in verse to the effect that Samson and a duck made a bet who could talk the best, and amidst much applause the duck won the wager. He was gifted with a very strong memory, and though he constantly reminds us of his very great timidity, especially in his early years, he does not say that his memory was ever at fault. He was advised early in life not to attempt to play tragedy, to confine himself to comedy, and to learn by heart all the comic parts in the well known standard plays. His tastes were naturally classical, and in a few years he had made himself master of those parts in the plays of Molière, Regnard, Marivaux, Beaumarchais, and others, which he might be called upon to play at a few hours' notice. There are theatrical critics now in Paris who tell us, rightly or wrongly, that young actors and actresses of the present day do not give themselves so much trouble to learn the old répertoire as they used to do half a century ago, and, indeed, that so much labour is not exacted of them. It is certain, however, that Samson studied much and studied well. From his boyhood he had an intelligent sympathy with actors and with their profession; and from the day when he entered the Conservatoire in 1811, to when he retired from the Comédie Française in 1863, there seems to have been no abatement of his devotion either in his own study or in his work which as professor he was bound to give for the benefit of others. He writes in a loyal spirit of good-fellowship, saying what he thinks of his comrades, and he carries the reader with him in his short narration of the various incidents. He talks much about himself, but is very unegotistical. The "I" and the "me" are kept always in the second place, and this is owing as much to literary skill as to a wish on his own part not to appear obtrusive. We are tempted to wish that we had a little more of him; but, perhaps, he has judged rightly that a written account of his own performances might not be acceptable to a large portion of the reading public. The *Mémoires* do not touch upon the last twenty-five years of his public life.

When at the Conservatoire he made friends with two other pupils, Raymond and Perlet. The three young men were often together, and they were all three equally impecunious. After their class

they wished to dine together, but they had no money to pay for their dinner. "However, there were days—rare and hundred times blessed days—when making one sum of our common poverty, we could aspire to a dinner costing twenty-two sous a head. Then we would walk round the Palais Royal to read the signboards outside the restaurants."

At other times they would sup off an omelette and bread and wine at a wine-shop. "These repasts were always seasoned with reflections on theatrical matters, and though our discussions often became warm they did not in any degree interrupt our friendship." They separated late in the evening, making appointments to meet early the next day. On the same page that Samson speaks so touchingly of his old friends, he has also to record their deaths. Perlet and Raymond both died early, not long after their names had become familiar to the theatre-going public. When at the Conservatoire, Samson and Perlet were the two foremost candidates for the first comedy-prize in the year 1812, and it was thought very generally that Perlet would gain the victory. Samson was very unhappy because he had drawn a bad number in the military conscription, and he feared that he would be made to serve in the army. Perlet was free from this danger, and on the day of the examination feigned illness, and did not appear. Samson was, therefore, judged the best of the competitors, and to him was awarded the first prize. Such an act of generosity makes, or ought to make, a turning-point in a man's life; unless we are greatly mistaken, Samson was very little likely to forget the kindness. Perlet afterwards told Samson of his trick; and he was rewarded by winning the same prize himself in the following year. Their common friend Raymond was not their competitor, for he was in the tragedy class, and about the same time he also won a first prize.

Talma was then one of the professors at the Conservatoire, and Raymond was one of his best pupils. Sometimes Talma would give his lesson at his own house, sometimes at the Conservatoire; and then all the pupils would be present. He was not so regular in his lessons as might perhaps seem desirable, for at times he was absent-minded and would forget his lesson. At other times he would make it unusually short; again he would prolong it very considerably. When this happened

no one found fault with him, for he was liked and respected by all his pupils. He came to the Conservatoire one day dressed with a good deal of care, and while instructing Raymond how to fall down from horror at the crime he is supposed to have committed, he said: "I can't fall down, because I should dirty myself, but you will understand it without that;" and he let himself tumble on to the mattress laid on the floor. This he repeated three times, taking care, after each tumble, to brush the dust off his coat, and always saying: "I can't fall down, because I should dirty myself." This was, of course, only a little good-humoured affectation of the master, put on with the intention of showing the pupil the necessity of knowing how to tumble easily, and without the appearance of studied effect. If Talma had a high opinion of the actor's art, he recognised also very fully the imperative necessity for continuous study, not only in the learning of a part, but in its methodical and well-regulated performance. Our author, speaking of himself about this period, says: "Talma said very kind things to me, but he reproached me for not speaking oftener in a modulated tone of voice."

This was a lesson which Talma, when a young man, had learned from Molé, an actor of a generation earlier, and later on in his volume Samson relates how Talma had described Molé's lesson, and the beneficial effect of speaking in a modulated tone was that the ear of the public, when not suddenly taken by storm, was more impressionable, and could therefore be worked upon for a longer time.

Let us hear, too, what Talma said of one Joanny, who had gained a reputation as a fine actor of tragedy at the Odéon Theatre about the year 1820. Népomucène Lemerrier—a playwright of those days, whose name is now almost forgotten—had been praising Joanny very highly, comparing him to Lekain, a famous and very well known actor of the last century, until Talma could stand it no longer. He blurted out in his heat: "What do you mean, Lemerrier, by saying such things? You dare to compare a great actor like Lekain to a jumping-jack like Joanny! Work conscientiously for twenty or thirty years; endeavour to be dignified without pomposity, easy without carelessness, impassioned without extravagance; be the first tragedian in your country, and then, when you are dead, let somebody compare you to a man without taste, without truth,

without moderation, who plays at hazard, without knowledge of what he is doing, and who is more often than not a mere caricature!" At another time, Talma was walking to the Odéon Theatre, where Joanny was going to play, and in the street he said to his companion: "I am going to see the man who is called the Talma of the provinces. He has undoubtedly tragic qualities, but he does not know his business; he does not know himself. When he acts well it is without knowing it. The moment his flashes have left him he is profound darkness. He is neither master of his gesture nor of his voice, and he is altogether deficient in taste and in measure."

Samson himself says the same thing: "This opinion is just in its severity." And immediately afterwards he tells us how Joanny once played Orestes in Racine's *Andromaque* very well, because he had a sore throat and was obliged to contain himself, but that afterwards, when the soreness in his throat had disappeared, his acting was detestable.

These judgments, deliberately given by great masters, cannot be too well borne in mind either by actors themselves or by others who are fond of the theatre as an intelligent and rational amusement. In point of fact, the actor must so learn his part as to be able to repeat it with almost as much regular clockwork accuracy as the pianoforte-player or the violin-player can repeat his notes in half-a-dozen different concert-rooms. Nothing should be left to chance. The inspiration of the moment may produce one very fine shriek that is really grand in its sound, but the calmer tones that come afterwards, if they are to excite our horror or move us to pity or to indignation, must have been repeated and practised by the actor until he is sure of his voice and sure also of being able to give out the sounds he wishes to produce. It is the same in comedy as in tragedy. The actor who can endure and profit by this constant repetition may or may not make a good actor; but he who shrinks instinctively from the wearisomeness of so much mechanical labour, will give to his audience more disappointment than pleasure, let his talents be otherwise as great even as he might wish.

On the 15th November, 1815, Samson married. His wife was at the time a pupil of Fleury, one of the professors at the Conservatoire. She was eighteen years old, and he was twenty-two. Neither had any

money, and they joined a company who were acting in the provinces. Samson gained a good reputation at Rouen; he stayed there three years, and he was much liked by the public. He played at the Théâtre du Vieux Marché—probably the same house that is now standing—and he tells us that Mdlle. Mars gave a few performances there, and that he had the honour of playing with her. One piece was Molière's *Tartuffe*. Mdlle. Mars played the part of Elmire, and Samson, *Tartuffe*, the hypocrite. Then, as always, he was dreadfully timid. The audience greeted him as he went on the stage, but he was still very nervous. The well-trained actress whispered to him: "Now then, pluck up; don't be afraid;" and he triumphantly performed the rest of his part.

We must pass over rapidly those events in Samson's life which, though they were doubtless at the time all-important to him, can now be to us only as so many steps in the ladder which he mounted during the work of his life.

A few words can be said in passing as to some matters of general interest. After leaving Rouen Samson was engaged at the Odéon Theatre in Paris, and played there from 1819 until 1826. On April 1st of that year he entered the Comédie Française in the Rue de Richelieu. Propositions had been made to him the year previously, but he felt bound to decline them, as the total sum of his appointments would fall very much below the ten thousand francs he earned at the Odéon.

Of his first appearance he says: "I made my début at the Comédie Française without brilliancy. I never liked a first appearance; I was too cowardly, and I have always wanted a considerably long time to familiarise myself with the public." And earlier in his *Mémoires*, Samson says of himself: "I have nearly always failed in my débuts; I do not understand how I can have obtained any success in new pieces. Whenever I had to play a part that was altogether new, I was the most miserable of men; and a week before the first performance a sort of ill-humour would come over me. I began then to feel the tortures of fear."

In 1828 Samson was appointed supernumerary professor of declamation at the Conservatoire. The letter which told him officially of his nomination ended with these words: "I announce to you with pleasure that your functions are gratuitous." He says that this news did not give him all the

pleasure that it gave the writer of the letter; but he nevertheless set about his new business immediately. Among the earliest of his pupils was a little girl, then scarcely nine years old, *la petite Sylvanie*, as she was called, who had enchanted the elder pupils, and who had fascinated the examiners. Of this child who was afterwards so well-known as Madame Arnould Plessy, Samson says: "Her utterance, which was not then formed, could not be what it afterwards became, that is to say, one of the finest womanly voices that was ever heard upon the stage, having both strength and sweetness, and pronouncing every sound with very great suppleness." Anyone who has heard Madame Plessy on the stage, especially in a play written in verse, must have been struck with her wonderful elocution; every word, whether she spoke quickly or slowly, was clearly and distinctly articulated. When she was nine years old she repeated part of a scene from Roane's *Iphigénie* with charming grace, and was much disappointed when Samson felt himself bound to tell her that she was too young for such things, and that she had better learn by heart La Fontaine's fables. The ex-professor naïvely adds: "It was not upon that day that I won her sympathies." Her triumph came quite soon enough. Five years later, Samson, taking advantage of the goodwill that Mdlle. Mars had always shown to him, asked her to allow him to present to her his young protégée. Leave was given, and the introduction was made. The girl of fourteen was brought to the woman of fifty-five, who received her with every mark of graciousness.

A few lines lower down we read: "But on the stage self-love is the feeling most predominant. . . . If Mdlle. Mars ever had in her a germ of kindly affection for the young beginner, the first performance of Scribe's play (*Une Passion Secrète*) stifled it altogether." Then there is a short description of the attitudes of the two actresses before the first rise of the curtain. One distrustful of herself toward the end of her long and victorious career, the other fresh, buoyant, and ignoring all cause for fear. As soon as Plessy saw Mars she ran to meet her, and put up her forehead to be kissed. Mars kissed her, and asked her if she was not afraid. "Afraid! No, madame; why should I be afraid?" The elder lady smiled and said: "That will come later." The other did not understand, but seemed to say: "Why should

it come later?" After the curtain went down for the last time, there were cries in the theatre, "Mars!" "Plessy!" The former came from the parterre, where they were aided by the claque; the latter from the stalls and from the first balcony-seats. The girl, enjoying the excitement, said to her master, who had been playing a subordinate part in the piece: "They are calling me, M. Samson; don't you hear?" Samson, who was as much afraid of his young pupil as he had been proud at her success, tried to calm her, and sent for Mdlle. Mars. Mars came down with evident signs of ill-humour, and after she had made her bow to the public again retreated without speaking a word. Unfortunately she allowed herself to be guided by passion, for the next day she went to the director of the theatre, and told him that he had made use of Mdlle. Plessy as a means of driving her out from the Comédie Française.

Another of Samson's pupils was Rachel, the great tragic actress. In representing strong passion Rachel was almost unsurpassable, but she was less good in milder parts. In 1836 or 1837, ten or eleven years after Talma's death, she was acting in a fourth-rate theatre leading out of the Rue St. Martin. Some of Samson's pupils saw her there, and reported their discovery to their master. He went to see her, and found her playing the part of a queen in one of the worst of Corneille's tragedies. Her stature was small, but the men who were playing with her seemed to lose something of their own natural height. She did not understand her part, but Samson's practised ear told him that in her voice there was a tragic accent. At the end of the piece he went behind the scenes to congratulate her, and found her playing at some game with her comrades which required her to hop about on one leg. Samson made his compliment, which she listened to with one leg still in the air; she thanked him graciously, and went on with her game. In February, 1838, Samson was the means of engaging her at the Théâtre Français, in Paris, where she was to have four thousand francs a year. She made her first début as Camille in Corneille's *Horace*. Her second début was as Emilie in Corneille's *Cinna*. Her third début was as *Hermoine* in Racine's *Andromaque*, and those who have never seen Rachel's acting might almost wish that they had lived forty years ago to have seen her in this part. *Hermoine's* subtle character is very

difficult to represent. The actress must be passionate, and yet appear tender and loving in her passion. If she has not these qualities she had better not attempt to play *Hermoine*. Let those who think Racine cold study this character; a second reading of the play will perhaps make them change their mind.

Samson does not bring his *Mémoires* down beyond the year 1840; he stops after Rachel had made her first appearances at the Théâtre Français. His appointment of professor at the Conservatoire in 1828 was only as a supernumerary; in 1836 he was in actual possession of the office. His class became celebrated, no doubt partly because of his two famous pupils of whom mention has just been made. Among his best parts as an actor were Bertrand de Rantzau in Scribe's play, Bertrand et Raton; le Maréchal de Destigney in *Lady Tartuffe*; le Marquis in Mdlle. de la Seiglière. Besides his Art Théâtrale, already mentioned, Samson wrote some comedies, all of which had more or less success: *La Fête de Molière*; *La Belle Mère et le Gendre*; *La Famille Poisson*, and others. The last time he appeared on the stage was on the 31st March, 1863. He was much applauded all the evening, and as he came out of the theatre he was welcomed by a large and enthusiastic crowd of admirers. On the following day his resignation was formally accepted. He was then seventy years old, and had been before the public of the best theatre in France for more than thirty years. He died on the 31st of March, 1871.

GEOFFREY STIRLING.

BY MRS. LEITH ADAMS.

PROLOGUE.

CHAPTER I. THE GREY DAWN.

THE present century was in its thirties.

Life in those days seems like a far-off time, but more from the vast expanse of human progress that lies between then and now than from actual lapse of years.

Electricity—that marvellous agency by which in these days knowledge flashes from one portion of the globe to another, more swiftly than light itself—had but just awakened at the touch of science, and was hovering upon the threshold of a career of activity at once beautiful and terrible.

Since the knowledge of passing events could not "run to and fro in the earth"

as now, people were content to dwell longer and more closely upon this or that marvel; nor did wonders of all kinds and incidents of every colour jostle each other, a motley crowd, to gain the public ear, like the crush at a ticket-seller's window where each is ardent to be first, and none willing to be last.

The century was in its thirties—well on in them.

The year was in its wane; but only as a fruit that is over-ripe may be said to be so; failing rather from excess of maturity than from any sign of decay. Not only was the year in its wane, but the night, too—the early autumn night, whose crown of stars began to shine a little faintly.

The hour had come which is rather the death of the night than the birth of the day; which partakes of both life and death, and is wholly neither.

Though the town of Becklington and its surrounding country still lay lapped in silence, one voice there was that sang unceasingly, yet sang so soft and sweet and low that it rather added to the slumberous nature of things than otherwise, as might a mother's lullaby over a sleeping child. This was the fall and murmur of a river that took its rise in the far-off hills, and found its outlet to the sea through a network of deep watercourses, taking here and there a twist or turn so quaint and unexpected that you were ready to fancy the foolish stream must have repented leaving the quiet upland haunts that had seen its birth, and was trying to make its way back again, scared by the rush and noise of the sea which lay some way ahead, and the busy life of the town.

One of these tributary branches was broader than the rest, and standing at equal distances along its banks, sentinel-wise, were pollards, each with its shadow sleeping at its feet; stirring with the faint ripple of a tide just on the turn, and with the stirring of their actual selves in the breath of a faint chill breeze that came up from the coast, gently buffeting the drowsy heads of the flowers, as a hint that it would soon be time to be up and ready to greet the day.

The face of the water everywhere began to give back the faint grey light. The streets and buildings of the town showed grey with closely-curtained windows. Never a figure was yet astir, though from the stables here and there came a sound that told of horses shaking their head-stalls, and moving lazily among their straw as

conscious that the day's work was not far off.

Becklington was an irregularly built but picturesque town with a central gathering of streets and squares clustered about an ancient market-place, and arms of newer buildings stretching down towards the sea that showed as a blue line beyond the many mouths of the river. In the midst of what was called the Meadows, a broad expanse of grass-land dotted with clumps of trees, stood the old square-towered church. In the midst of the market-place was the Market Cross, moss-grown and venerable, round which on market-day innumerable bargains were made with much chatter, and frequent disputations of a complicated nature.

This cross was said to have been brought to Becklington during the time of the Plague, and was looked upon in the light of a talisman, garlands of leaves being hung upon it during hay-carrying to ensure a continuance of fine weather.

Market-day at Becklington was a very busy and exciting time, few such occasions passing without some frightened stirk or obstinate pig becoming unmanageable, and having a mind to investigate the contents of one or other of the shops which abutted on the mart. Besides these casual chances of interesting events, the whole place was gay with stalls and booths, while they in their turn were bright with store of posies from the country, bunches of all old-fashioned flowers, lupins and columbine, London pride and golden marigolds, backed by sweetbriar and thyme, and tied together with green wythes. There too might be seen pyramids of snow-white new-laid eggs, and butter yellow as the buttercups and cowslips that helped to make the milk whence it was churned.

At distances outside the town were sprinkled homesteads, and more pretentious dwellings still, one pre-eminent among the rest for the beauty of its situation and a long avenue of yews, well-nigh black with age, that led to its portal.

This was Dale End, the seat of Sir Roland Ashby, the "great man" of the neighbourhood, but one whose greatness had not hitherto availed to save him from certain domestic trials and embarrassments, in the details of which his humbler neighbours took a sympathetic interest, not untainted by a subtle undercurrent of satisfaction. Wealth and rank, though they may elevate a man above his fellows, do not always lift him out of the reach of sorrow,

as the Ashbys of Dale End had of late found to their bitter cost; and, in consequence of this being so, many heads of many wiseacres were sagely shaken in Becklington, while moral sentiments of the most edifying description were quoted without stint on all sides.

Along the side of Becklington market-place ran the town-hall, a building of which the townsfolk were not a little proud—a pride that few unprejudiced beholders felt themselves in a condition to regard in the light of a thing that stood upon just and sure foundation, for an uglier piece of architecture never emanated from the architectural brain. Facing this was the Town and County Bank, an edifice that had apparently taken the bit between its teeth, bolted into a corner, jammed its head against the wall of the lower end of the market-place, and taken up such a position that the rest of it jutted out into space as a rocky promontory into a bay, so that it fronted two ways—indeed was a double-faced sort of a place altogether, cleverly keeping an eye on the passers-by in two thoroughfares at once.

Its entrance-door was at the end of a dark and narrow passage in an odd and out-of-the-way corner, shrinking from the general eye of the public as if, in the interests of financial matters, it had some reason for being hidden and secret in its ways. In truth, strangers visiting the Town and County Bank, doubtless to deposit therein vast sums of money, had been known to wander round and round under the impression that there was a proper and dignified front door somewhere if they could only find it, and to consider themselves injured, and to look upon their personal dignity as wounded, because, there being no other way in, they were constrained at last to be content with the meanness of the dark and narrow entry and the shabby door. Perhaps they tried to persuade themselves that it was all part and parcel of a crafty design for the safety of the—presumably—immense treasure contained in the bank, and out of this frame of mind grew a comfortable satisfaction as to the safety of their own particular fraction of that treasure for all time to come, and an inclination to look upon the sneaking door as they might have looked upon the slit in a huge money-box, through which it was the easiest thing in the world to put money in, and an almost impossible feat to get money out.

The chimneys of this building were

wide and low, and bore no sort of family resemblance to each other. One of the lowest and widest of all was clasped, and wreathed, and made a regular jack-in-the-green of by an ivy plant which, having its origin in some hidden cranny or cul de sac, suddenly appeared in the form of sundry bare serpent-like stems crawling up the wall and over the slates, to burst into wonderful vigour and display a marvellous wealth of green leaves and black berries, causing, no doubt, the various sparrows who chirped and fluttered about it, to imagine they lived in the country and had a vast advantage over their fellows who frequented the adjacent streets and houses.

And now, just as the pollards on the river-bank were becoming conscious of their own shadows; just as the flowers were bending in the fields, and every bough was swaying ever so gently in the earliest breeze of dawn; just as an odd rook or two uttered a sleepy caw, standing on the edge of his nest and ruffling the feathers of his long-folded wings; a blue filmy smoke that had been rising from this ivy-bound chimney, veiling the stars when they shone their brightest, began to wane as they waned, grew more vapour-like, grew indistinct, grew fainter still, was seen no more.

Surely some busy toiler burnt the mid-night-oil, some active brain kept vigil, while all the world around was sleeping, in Becklington Bank, and now, as grey lines began to cross the eastern sky, as the river and, far beyond, the sea stirred and trembled beneath the first touch of dawn, that toiler sought a welcome and well-earned repose. If this were so, then Nature soon reversed this order of things, waking to renewed activity after her night's sleep.

With the passing of each moment the shadows of the pollards grew more distinct, always trembling with the stirring of the tide, but more and more clearly defined in the growing light—the light that from silvery grey began to turn to gold.

For the sun was rising, and his gladsome greeting was given back to him in gladness by the world on which he set himself to shine with such goodwill.

A little later still, and the red-tiled roofs of the homesteads glowed with a burnished brightness at once ruddy and golden, and could anyone have turned himself into a bird, and taken a bird's-eye view of Becklington and its surroundings, he would have seen the river running

molten gold, and all its many outlets, mouths of fire; while the tip of every bough on every tree would have borne golden leaves. Even the wings of the swallows, as they flew circling hither and thither in a sea of blue, caught the reflection and were flecked with gold for the nonce, while as to the vane on Becklington town-hall, it was a dazzling sight and must have made the swallows blink again as they neared it.

It was in truth a beauteous morning which now broke upon the rather lazy town, and Little Jake, the cobbler, thought as much to himself as he came to his shop door and surveyed Nature as represented by Becklington market-place and what could be seen of the roofs of adjacent houses from that standpoint, with the dignity becoming a man who stood upon his own threshold, and had a boy under him to take the shutters down while he looked on.

The weazened old cobbler had so long been spoken of and to as Little Jake, that it appeared likely that both he and his neighbours had forgotten any other and more definite appellation which might have belonged to him in the remote ages, but assuredly had not stuck to him. He would doubtless have had to hesitate a moment if asked suddenly to take oath as to whether Jake was his family or baptismal name, or neither.

Jake was the greatest gossip in the market-place. Nor did he hide this qualification under a bushel, rather did he set it on a hill, and chuckled as he laid claim to knowing "more nor twenty men—aye, nor women-folk either—and that's a bold thing to say, neighbours, for one as knows their ways—of what goes on i' Becklington, and mony a mile o' country round about it too."

All day long Jake sat on a low broad-backed bench facing his shop-window (of which the ledge was so low as to be on a level with his knees, and which was merely an unglazed square opening with a double shutter), with his tools beside him, and somebody's boot or somebody's shoe upon his knee.

Jake had a way of tucking his legs (such spindle-shanks as they were, mere apologies for the ordinary lower limbs of man) under this bench, as if conscious of their deficiencies, still further shrouding them from public view by a vast leathern apron coloured bronze and black with long service.

In and out, in and out, flew his busy awl; on and on wagged his busy tongue,

while he made or mended, patched or heeled. Every passer-by lingered to have a word with Jake, for all the town had grown to look upon him as a sort of newspaper in human form edited by himself, and sure to be in possession of the last bit of news, the latest tit-bit of town or county scandal. For there was scandal in those days that seem so far away (only seem, for in reality they are but a span off), though it was not diffused so rapidly as now, and had perhaps a greater chance of holding some shadow of truth in it, since it was not passed from hand to hand so quickly, nor flung so far.

Workmen going home to dinner; tradesmen on their way to or from the making of wonderful bargains; farmers' men driving big top-heavy carts of hay that were pulled up with many a sonorous "Whoa!" and "Stand by, there!" opposite the cobbler's stall, and there made of themselves fragrant sweet-scented obstructions in the king's highway; these and many others stayed to have a word with Jake.

Nor were loiterers of a better condition lacking, such as the Rev. Cuthbert Deane, own cousin to Sir Roland Ashby, a divine much beloved and trusted both by rich and poor, and Dr. Turtle, genteelst of physicians; while even that young buck, Sir Rowland's son and heir—of whom none in Becklington or out of it had a good word to say—had been known to bid Jake the time of day and prate of his own ill-doings, as to which he was never shy or shame-faced, but rather boasted of parading them before the world.

Jake's spectacles had a trick of resting half-way down his nose, so that he could the more conveniently watch the progress of his work; but the boy before alluded to—one Abel Dibbs by name—did solemnly declare that when "Maister Jake" looked over his spectacles he saw just as well as, if not better than, when he looked through them.

Now he held them in his hand as he surveyed the morning—always with an eye to the boy, though—and as he held them they caught in their turn the gleam of the golden sunlight, twinkling as though they were living eyes and not mere glass for other eyes to look through.

In time to come, when Jake told the story of that day's fair dawn, he was apt to assert that he—the boy of course went for nothing—was the first living thing abroad in the old market-place.

"And, deary me, how peaceful it all

did look!" he would say, with his head on one side, and those spindles, his legs, wavering as he talked. "How quiet and serene! As lovely a day as ever I set eyes on, with the sun a shinin' and the birds a singin' and Amos Callender opposite a shavin' himself at an upper window as simple and unsuspectin' as the child unborn. I can't well call to mind a finer mornin' nor that mornin', and there I stood, at peace with all the world, as one may say"—again the boy counted for nothing, for Jake was never at peace with the boy—"but still a voice within me seemed to say: 'Jake, my good man, there's a storm a brewin' as shall shake that there market-place, and you along wi' it, to the very centre of its bein'."

By this it will be seen that the cobbler was what may be called a "knowledgeable man"—one who took in a weekly newspaper and read it aloud to a select circle on a Saturday night at The Safe Retreat, interspersing the letter-press with comments of his own that were looked upon by his hearers as a costly mental embroidery more valuable by far than the stuff which formed their groundwork—ergo, his impressions of the peacefulness of the golden morning in question were things not to be slighted, nor yet without a certain significance of their own.

As there are spots upon the sun, so were there flaws in Jake's knowledgeableness, for this mental embroidery of his had at times a tendency to become too elaborate; in other words, his fancy bolted with him as though it had been a fiery and unmanageable steed, and carried him, as his friend and neighbour Joshua Callender feelingly remarked, "the Lord knows where."

Jake dreamed dreams and saw visions, and then tried to palm them off upon the world as facts—or may be, in his infinite belief in himself, himself mistook them for realities, as on the present occasion, when there is not the slightest reason to suppose that he was conscious of any evil presentiment at all, as he stood in the sunlight on his own doorstep and ruminated how much he should charge Dr. Turtle for the "job" of putting a patch on his left-foot riding-boot and levelling the heel of its fellow.

In the matter of claiming to be the first man astir in the market-place on that eventful morning of the year of our Lord eighteen hundred and thirty-seven, it is probable that Jake had better justification.

True that in the farms that were scat-

tered round Becklington warm milk from full udders had spurted into the milking-cans, making a merry music of its own, an hour ago; yard-dogs had come out of their kennels with mighty yawns and stretchings of cramped limbs, and had set to work to bark at nothing, and to warn nobody off the premises, that being the way in which every well-bred watch-dog naturally begins the day; cocks had defied one another, answering from farm to farm like rival clarions from rival castles; the ducks had set their flat bills to gabble in the gutters, and the swirl of the churns might have been heard in the sweet cool dairies.

But Town, that modish lady, is never such an early riser as the fairer, simpler wench, her sister, Country, so all this counts for nothing as set against Jake's boastful statement.

There was the lamplighter of course, he who felt a certain pride in his occupation of an evening when, going on his rounds, he found himself not without some following of admiring urchins, ardent to watch him set his flecks of light at distances, like flowers in a garden, but was apt to regard the street-lamps as his bitterest enemies when they had to be put out at an hour when happier mortals were still burrowing in sleepy pillows. He didn't count for much. There was no merit in his early rising. What is obligatory can never be meritorious; and had that lamplighter failed in his matutinal duties, would not the town council and corporation have dismissed him with ignominy, taken his little ladder from him, and never let him run up and down it any more?

Oh yes, he knew on which side his bread was buttered, and though he might like his evening duties best because there was more glory to be got out of them, and they showed him up in the light of a kind of public benefactor, there was no fear he would shirk the morning work, as long as the post was well paid, and the gentry tipped the holder of it at Christmas-time. So the lamplighter also went to the wall, looked upon as a point to be made against Jake's claims.

The fact was Jake's boy was a proverb for a lie-abed, and his master had to play the part of clarion. Else would Abel be found "snoring his head off" at an hour when the shutter should be down, the shop tidied up, and pine sticks crackling in the back-room grate. Truly, if snoring could have taken Abel's head off, that interesting youth would have been decapitated long since, for a style of breathing

that would have meant apoplexy in anybody else, only meant healthy slumber in Abel; he being, as his mother owned with tears on the occasion of his apprenticeship to the shoemaking trade, a "heavy feeder," and, in consequence, "a bit hard to drive."

Therefore did Jake survey the awakening world, always keeping an eye upon the boy.

Before long all the sounds and sights of daily life made themselves perceptible. Here and there a blind was raised, like a lazy eye opening, and the worthy man, Callender, no longer enjoyed the monopoly of the upper windows, while passers-by became frequent in the market-place.

Right merrily shone the sun as he rose higher and higher in the heavens, winking and blinking in Jake's spectacles, and setting Dr. Turtle's silver snuff-box on fire, as that talented and elegant physician came tripping across the market-place, stepping as delicately as though the round stones with which it was paved were eggs, and he was afraid of breaking them.

Discreetly and professionally attired in black stockings, knee-breeches, long-skirted coat, and many-folded kerchief, fastened with a dainty pin about his neck, the Becklington Æsculapius was a pleasant sight to see. As a result of an inveterate habit of snuffing, he was apt to be a little powdery, but was none the worse for that in the eyes of his admirers. His was the most loyal of souls, the "ocean to the river of his thoughts" being the coronation of a girl-queen in the month of roses. So absorbing was his delight in this fair and patriotic subject that it was never long absent from his discourse, and he had some ado to keep it out of his prescriptions.

Dr. Turtle wore a wig. He said, from a love for a bygone fashion; the evil-minded vowed from a cause more urgent, and asserted that so sensitive was he as to the baldness of his pate, that, when ill, he lay abed in his wig, and had left directions in his will that he was to be buried in it.

It was a rather full and very becoming wig, dark-brown, and curly at the ends, and from out this penthouse looked his handsome eyes, dark and twinkling, ever ready to see the droll side of everything, and finding a suitably grave expression difficult to attain to on certain sorrowful professional occasions. His smile was buoyant, the teeth it displayed excellent, his age a mystery, his skill undeniable.

"Out early, doctor," said Jake, touching his scrubby tow-coloured locks respectfully, and shaking a furtive fist at the boy, who stood to gaze at the new comer.

"Yes—a patient to see betimes. No bad thing either, Jake, to have to be out on such a morning. Queen's weather—queen's weather! Just such a day, you may be sure, as shone upon that sweet young creature—Eh day! they're slug-abeds over yonder," cried the doctor, breaking the thread of his sentence off sharp, and almost pirouetting on the stones in the velocity with which he turned himself about. "What's this?—what's this?"

Jake rubbed his eyes and rumbled his sparse locks. The boy, for once unrebuked, stared in the same direction as the other two, opening his mouth at the same time as his eyes, the better to take in the unwonted aspect of affairs.

"Lord bless my soul!" ejaculated the doctor, hastily pocketing his snuff-box, and setting his glasses gingerly astride his nose. "Are they all murdered in their beds over there?"

Assuredly the employés of the Becklington Town and County Bank had overslept themselves, for, though every puddle left in the market-place by the rain of the day before laughed and dimpled in the sunshine—though the garish light beat upon barred windows as if to try and shame them for shutting out anything so bright and beautiful, there was no sign of life or stir about the place.

The doctor stared; Jake stared; the boy stared hardest of all. Presently others came to help them. Little groups of two or three gathered at the corners of the streets, and every eye was fixed upon the bank, which stared back blankly, as a blind man might.

And as the hour wore on the sounds of life became the sounds of strife, stir became tumult, wonderment grew to mingled rage and fear.

Something strange, sinister, untoward, had come about in the good town of Becklington.

Now Ready,

THE EXTRA SUMMER NUMBER

OF

ALL THE YEAR ROUND,

CONTAINING

STORIES BY POPULAR WRITERS.

Seventy-two Pages. Price Sixpence.

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LIFE ASSURANCE

AT HOME



AND ABROAD.

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

ACCUMULATED FUNDS .	<u>£5,750,000</u>
ANNUAL REVENUE .	<u>£830,000</u>

EDINBURGH: 3 & 5 GEORGE STREET (Head Office).

LONDON: 83 KING WILLIAM STREET, E.C., & 3 PALL MALL EAST, S.W.

DUBLIN: 66 UPPER SACKVILLE STREET.

MANCHESTER: 61 KING STREET.

GLASGOW: 155 WEST GEORGE STREET.

LIVERPOOL: 8a LORD STREET.

NEWCASTLE: 53 GREY STREET.

CALCUTTA: 4 COUNCIL HOUSE STREET.

BOMBAY: 14 RAMPART ROW.

AGENCIES IN THE BRITISH COLONIES.

PRINTED BY R. & R. CLARK, EDINBURGH.

THE STANDARD LIFE ASSURANCE COMPANY.

SIMPLE & LIBERAL CONDITIONS OF THE STANDARD POLICY.

FREE ASSURANCE.

Persons not less than 25 years of age, who, when proposing for Assurance, satisfy the Directors that they have no intention or prospect of proceeding abroad, from their occupation and other circumstances, are charged the ordinary Home Premium, and may afterwards *proceed to and reside in any part of the world without extra Premium.*

REVIVAL OF POLICIES.

POLICIES OF FIVE YEARS' DURATION, effected for the whole term of Life at a uniform rate of premium, may, with certain exceptions, be renewed within thirteen months of date of lapsing, on payment of a fine; and in the event of death, the claims will be paid subject to a deduction of Premiums unpaid and Fines. POLICIES OF LESS THAN FIVE YEARS' DURATION may be renewed within thirteen months, on very favourable terms.

POLICIES UNCHALLENGEABLE.

POLICIES ARE UNCHALLENGEABLE AFTER FIVE YEARS' DURATION, on any ground connected with the original documents, if age has been proved.

PAYMENT OF CLAIMS.

CLAIMS are payable THREE MONTHS AFTER PROOF OF DEATH on all Policies now being issued.

SURRENDER VALUES.

SURRENDER VALUES of fixed amount after payment of ONE ANNUAL PREMIUM on "With Profit" Policies, or THREE ANNUAL PREMIUMS on Policies "Without Profits."

RATES OF PREMIUM.

THE RATES OF PREMIUM for home and foreign residence are moderate and consistent with the risk. The limits of free residence have been considerably extended, and are now very comprehensive.

LOANS.

LOANS granted on Policies within their Surrender Value.



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MUTUAL ASSURANCE WITH MODERATE PREMIUMS.

Scottish Provident Institution.

No. 6 ST. ANDREW SQUARE, EDINBURGH.

THE 44TH Annual Meeting was held on 29th March.

The following are Extracts from the REPORT of the Business:—

New Assurances effected	£1,063,109
New Premiums (besides £18,185 for Annuities)	£38,338
Total Receipts of the year, including Interest	£579,032
The Realised Funds amounted to	£4,201,930
The Increase during the year being £288,678.	

The ACCUMULATED FUND has increased in the last nine years by upwards of Two Millions; and it may be noted that of a hundred Offices not more than four (all of much longer standing) have as large a Fund.

THIS SOCIETY differs in its principles from other Offices.

INSTEAD of charging rates higher than are necessary, and afterwards returning the excess in the shape of periodical Bonuses, it gives from the first as large an assurance as the Premiums will with safety bear—reserving the Whole Surplus for those members who have lived long enough to secure the Common Fund from loss.

The PREMIUMS are so moderate that at most ages an assurance of £1200 or £1250 may be secured from the first for the same yearly payment which would generally elsewhere assure (with profits) £1000 only,—the difference being equivalent to an immediate and certain "Bonus" of 20 to 25 per cent.

The WHOLE PROFITS go to the Policyholders, on a system at once safe, equitable, and favourable to good lives—no share being given to those by whose early death there is a loss. The 5th SEPTENNIAL INVESTIGATION showed a SURPLUS of £624,473, which, after reserving £208,158 for future division, was divided among 6662 Policies entitled. Policies of £1000 sharing a first time were increased to sums varying from £1180 to £1300 or more. Other Policies were raised to £1400, £1500, and upwards. A few of the early Policies have been doubled.

Copies of the REPORT with STATEMENT of PRINCIPLES may be had on application.

BRANCH OFFICES.

LONDON OFFICE—17 KING WILLIAM STREET, E.C.

GLASGOW—29 St. Vincent Place.

ABERDEEN—3 Union Terrace.

DUNDEE—6 Panmure Street.

BIRMINGHAM—95 Colmore Row.

BRISTOL—31 Clare Street.

LEEDS—Royal Exchange.

LIVERPOOL—25 Castle Street.

MANCHESTER—19 Brasenose Street.

NEWCASTLE—23 Market Street.

BELFAST—23 Waring Street.

DUBLIN OFFICE—16 COLLEGE GREEN.

Scottish Provident Institution.

**TABLE OF PREMIUMS, BY DIFFERENT MODES OF PAYMENT,
For Assurance of £100 at Death—With Profits.**

Age next Birth- day.	Annual Premium pay- able during Life.	ANNUAL PREMIUM LIMITED TO			Single Payment.	Age next Birth- day.
		Twenty-one Payments.	Fourteen Payments.	Seven Payments.		
21	£1 16 3-	£2 10 6	£3 4 11	£5 10 0	£33 0 1	21
22	1 16 9	2 11 0	3 5 9	5 11 0	33 5 10	22
23	1 17 2	2 11 6	3 6 5	5 12 1	33 11 2	23
24	1 17 7	2 12 1	3 6 11	5 13 1	33 16 5	24
25	1 18 0	2 12 6	3 7 3	5 14 0	34 2 0	25
26	1 18 6	2 13 0	3 7 10	5 14 11	34 8 2	26
27	1 19 2	2 13 6	3 8 7	5 15 11	34 16 1	27
28	1 19 11	2 14 1	3 9 5	5 17 1	35 4 9	28
29	2 0 8	2 14 8	3 10 3	5 18 6	35 14 1	29
*30	2 1 6	2 15 4	3 11 2	6 0 1	36 4 0	*30
31	2 2 6	2 16 2	3 12 1	6 1 10	36 14 6	31
32	2 3 5	2 17 1	3 13 2	6 3 8	37 5 5	32
33	2 4 6	2 18 0	3 14 4	6 5 8	37 17 2	33
34	2 5 7	2 19 0	3 15 7	6 7 9	38 9 7	34
35	2 6 10	3 0 2	3 16 11	6 10 0	39 2 9	35
36	2 8 2	3 1 5	3 18 4	6 12 5	39 16 11	36
37	2 9 8	3 2 9	3 19 11	6 15 0	40 12 4	37
38	2 11 3	3 4 3	4 1 7	6 17 9	41 8 7	38
39	2 12 11	3 5 9	4 3 4	7 0 7	42 5 4	39
†40	2 14 9	3 7 5	4 5 2	7 3 7	43 2 10	†40
41	2 16 8	3 9 2	4 7 2	7 6 8	44 0 11	41
42	2 18 8	3 11 1	4 9 3	7 9 11	44 19 9	42
43	3 0 11	3 13 1	4 11 5	7 13 3	45 19 3	43
44	3 3 3	3 15 3	4 13 10	7 16 9	46 19 7	44
45	3 5 9	3 17 6	4 16 4	8 0 7	48 0 8	45
46	3 8 5	4 0 0	4 19 1	8 4 6	49 2 8	46
47	3 11 5	4 2 8	5 2 1	8 8 8	50 5 8	47
48	3 14 8	4 5 8	5 5 4	8 13 2	51 9 7	48
49	3 18 1	4 8 9	5 8 9	8 17 11	52 14 1	49
50	4 1 7	4 12 1	5 12 4	9 2 10	53 19 3	50
51	4 5 6	4 15 5	5 16 1	9 7 11	55 4 5	51
52	4 9 5	4 18 10	5 19 11	9 13 1	56 9 0	52
53	4 13 5	5 2 5	6 3 11	9 18 3	57 12 11	53
54	4 17 8	5 6 3	6 8 0	10 3 5	58 17 2	54
55	5 1 11	5 10 2	6 12 1	10 8 6	60 0 8	55
56	5 6 4	.....	6 14 9	10 13 7	61 3 8	56
57	5 10 11	.....	6 18 8	10 18 8	62 6 5	57
58	5 15 9	.....	7 2 9	11 3 10	63 9 4	58
59	6 1 0	.....	7 7 3	11 9 0	64 12 11	59
60	6 6 7	.....	7 12 0	11 14 3	65 16 9	60

* EXAMPLE.—A person of 30 may thus secure £1000 at Death, by a yearly payment, during life, of £20:15s. This Premium, if paid to any other of the Scottish Mutual Offices, would secure £800 only, instead of £1000.

[These Rates are about as low as the usual *non-participating* Rates of other Offices, which are expected to yield a surplus and whose sufficiency is *guaranteed*.]

OR, if unwilling to burden himself with payments during his whole life, he may secure the same sum of £1000 by *twenty-one* yearly payments of £27:13:4—being thus free of payment after age 50.

† At age 40 the Premium ceasing at age 60, is for £1000, £33:14:2, being about the same as most Offices require to be paid during the whole term of life.



Established 1808.

Atlas

ASSURANCE COMPANY.

FIRE + LIFE + ACCIDENT

92, CHEAPSIDE, LONDON.

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BENJAMIN BUCK GREENE, Esq., <i>Deputy-Chairman.</i>	EUGENE FREDERICK NOEL, Esq.
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MEDICAL OFFICER.

BUXTON SHILLITON, Esq., F.R.C.S.

BANKERS.

Messrs. PRESCOTT, CAVE, BUXTON, LODGE, & CO.

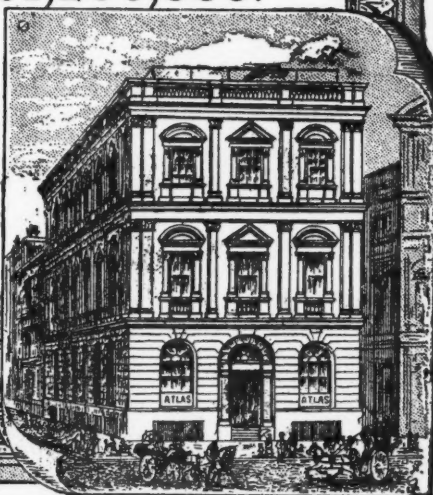
CAPITAL—£1,200,000.

Life Department.

ACCUMULATED FUNDS EXCEED
One and a-Half Million.

Fire Department.

CLAIMS PAID UPWARDS OF
Two and a-Half Millions.



ATLAS ASSURANCE COMPANY.

FIRE ✦ LIFE ✦ ACCIDENT

LIFE DEPARTMENT.

ACCUMULATED LIFE FUND, over **£1,500,000.**

Surplus at last Valuation up to Christmas, 1879, £259,006, the whole of which belongs to the Policy-holders.

Next Division of Surplus,—Christmas, 1884.

All kinds of Life Assurances effected.

Participating and Non-Participating Rates.

Endowment Policies.

Unlimited residence under favourable conditions.

Moderate Premiums.

ACCIDENT DEPARTMENT.

This Company assures against Accidents, whether Fatal or occasioning total or partial disablement.

The Premiums for Accident Assurances are small—the Compensation great. All classes ought to assure.

FIRE DEPARTMENT.

This Company assures almost every species of Property at moderate rates.

Claims actually paid amount to £2,609,742.

Loss of Rent in case of Fire may be assured.

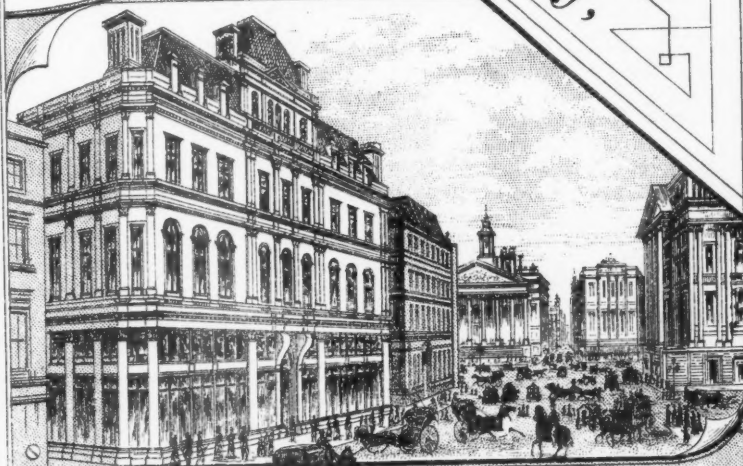
Policies cover losses occasioned by Lightning and by the Explosion of Gas.

TABLES OF RATES, FORMS OF PROPOSALS, AND ANY INFORMATION NEEDFUL TO EFFECT LIFE OR ACCIDENT, OR FIRE ASSURANCE, MAY BE OBTAINED ON APPLICATION TO THE OFFICE,

Nº 92, CHEAPSIDE, LONDON,

OR TO THE COMPANY'S AGENTS.

The Gresham Life Assurance Society,



Funds

ANNUAL INCOME, £595,459

REALIZED ASSETS (1881) £2,964,914

LIFE ASSURANCE & ANNUITY FUNDS, £2,907,789

Prospectus, Reports, and Proposal Forms, can be obtained on application to the Society's Agents and Branch Offices, or to—

F. ALLAN CURTIS,
Actuary and Secretary.

Saint
Mildred's House,
Poultry London.E.C.

The Gresham Life Assurance Society.

ANNUAL PREMIUMS FOR ASSURING £100, Payable for Whole of Life.

By means of these Tables, Husbands and Fathers may IMMEDIATELY provide, in case of their Death, for their Surviving Families.

Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.
20	£ s. d. 1 14 8	1 19 7	40	2 19 9	3 5 10
25	1 19 0	2 4 0	45	3 11 5	3 18 3
30	2 4 2	2 9 7	50	4 7 0	4 14 7
35	2 11 0	2 16 7			

ENDOWMENT ASSURANCES, WITH PROFITS.

ANNUAL PREMIUM FOR THE ASSURANCE OF £100, TO BE RECEIVED AT 50, 55, 60, AND 65 YEARS OF AGE, OR EARLIER IN CASE OF DEATH.

Age next Birthday.	50	55	60	65	Age next Birthday.	50	55	60	65
20	£ s. d. 3 6 1	2 18 3	2 12 8	2 8 11	35	£ s. d. 6 13 2	5 1 2	4 3 2	3 12 7
25	3 19 7	3 7 8	3 0 0	2 14 10	40	..	6 15 2	5 4 2	4 7 0
30	4 19 7	4 1 2	3 9 8	3 2 5	45	..	..	6 19 2	5 9 2
					50	..	..	..	7 5 7

One-third of the Premiums can remain for five years, a charge on the Policy.

This Table unites the provision for a young family with the endowment of them when they have grown up.

EXAMPLE.—A person aged 30 next birthday may secure £100, with participation in the profits of the Company, payable on his attaining the age of 65, or at his death, should it happen sooner, by an annual payment of £3. 2s. 5d.

IMMEDIATE ANNUITIES,

SHOWING THE YEARLY AMOUNT OF ANNUITY GRANTED FOR EVERY £100 PAID DOWN.

Age completed.	Payable Yearly.	Payable Half-Yearly.	Payable Quarterly.	Age completed.	Payable Yearly.	Payable Half-Yearly.	Payable Quarterly.
50	£ s. d. 7 19 7	7 16 6	7 15 0	65	£ s. d. 11 9 0	11 2 6	10 19 8
55	8 19 0	8 15 0	8 13 0	70	12 14 2	12 6 4	12 2 8
60	10 6 0	10 0 10	9 18 8	75	14 5 0	13 15 2	13 10 4

BRANCH OFFICES.

ENGLAND.

BIRMINGHAM .. 18, Bennett's Hill.	LIVERPOOL .. Gresham Buildings,
BRADFORD .. Bank Chambers, Bank Street.	99, Dale Street.
BRIGHTON .. 4, Pavilion Buildings.	MANCHESTER 2, Cooper Street.
BRISTOL .. 1, Broad Quay.	NEWCASTLE .. Percy Buildings,
HULL .. Trinity House Lane.	Grainger Street.
	NORWICH .. Bank Plain.
	SUNDERLAND 37, Fawcett Street.

SCOTLAND.

GLASGOW .. 116, St. Vincent Street.	EDINBURGH .. 97, George Street.
DUNDEE .. 74, Commercial Street.	ABERDEEN .. 28, Market Street.

IRELAND.

BELFAST Atlas Chambers, 3, Skipper Street.
--

Moderate Rates of Premium. Liberal Scale of Annuities.

Loans granted upon Security of Freehold, Copyhold, and Leasehold Property, Life Interests, and Reversions.

Also to Corporate and other public bodies upon security of Rates, &c.

Prospectus, Reports, and Proposal Forms can be obtained on application to the Society's Agents and Branch Offices, or to—

F. ALLAN CURTIS,

Actuary and Secretary.

IMMEDIATE
PROVISION
FOR DEATH AND

OLD AGE MADE EASY

SPECIAL ATTENTION
REQUESTED TO THE
ANNEXED TABLES
OF THE

ROYAL

INSURANCE COMPANY,

WHICH PROVIDE FOR AN AMOUNT
PAYABLE AT DIFFERENT AGES,
OR AT PREVIOUS DEATH.

ADVANTAGES

SMALL PRESENT PAYMENTS
SECURED BY FUNDS
EXCEEDING £4,500,000 STERLING.

WILLIAM CARVELL & CO MANCHESTER

ROYAL INSURANCE COMPANY, LIVERPOOL & LONDON.

IMMEDIATE PROVISION FOR OLD AGE OR EARLY DEATH.

THE SUM ASSURED PAYABLE AT AN AGE SPECIFIED, OR AT DEATH IF EARLIER.

PREMIUMS FOR EACH £100,

WITHOUT PARTICIPATION IN PROFITS.

Age.	At Age 70 or Death.		At Age 60 or Death.		At Age 50 or Death.	
	Half-Yearly Premium.	Yearly Premium.	Half-Yearly Premium.	Yearly Premium.	Half-Yearly Premium.	Yearly Premium.
20	£ s. d. 0 19 5	£ s. d. 1 18 2	£ s. d. 1 2 7	£ s. d. 2 4 4	£ s. d. 1 9 6	£ s. d. 2 17 9
21	1 0 0	1 19 3	1 3 4	2 5 9	1 10 9	3 0 2
22	1 0 7	2 0 4	1 4 1	2 7 3	1 12 1	3 2 10
23	1 1 1	2 1 5	1 4 11	2 8 10	1 13 6	3 5 7
24	1 1 9	2 2 7	1 5 9	2 10 7	1 15 0	3 8 7
25	1 2 4	2 3 10	1 6 8	2 12 4	1 16 9	3 11 10
26	1 3 0	2 5 2	1 7 8	2 14 3	1 18 6	3 15 4
27	1 3 8	2 6 6	1 8 8	2 16 2	2 0 5	3 19 1
28	1 4 5	2 7 10	1 9 9	2 18 3	2 2 7	4 3 3
29	1 5 1	2 9 3	1 10 9	3 0 4	2 4 10	4 7 8
30	1 5 10	2 10 8	1 12 0	3 2 8	2 7 5	4 12 7
31	1 6 8	2 12 3	1 13 3	3 5 1	2 10 3	4 18 0
32	1 7 6	2 13 10	1 14 7	3 7 8	2 13 4	5 4 0
33	1 8 4	2 15 6	1 16 0	3 10 5	2 16 10	5 10 8
34	1 9 3	2 17 3	1 17 6	3 13 5	3 0 8	5 18 1
35	1 10 2	2 19 1	1 19 2	3 16 8	3 5 2	6 6 8
36	1 11 2	3 1 1	2 1 0	4 0 2	3 10 2	6 16 4
37	1 12 3	3 3 2	2 3 0	4 4 0	3 16 1	7 7 7
38	1 13 4	3 5 4	2 5 1	4 8 0	4 3 0	8 0 8
39	1 14 7	3 7 8	2 7 5	4 12 7	4 11 1	8 16 1
40	1 15 10	3 10 2	2 9 11	4 17 5	5 0 11	9 14 8
41	1 17 3	3 12 11	2 12 10	5 3 1	...	...
42	1 18 9	3 15 10	2 16 1	5 9 3	...	...
43	2 0 5	3 19 0	2 19 8	5 16 2	...	...
44	2 2 2	4 2 5	3 3 9	6 4 0	...	...
45	2 4 1	4 6 1	3 8 4	6 12 9	...	...
46	2 6 2	4 19 1	...	...	...	...
47	2 8 5	4 14 5	...	...	...	...
48	2 10 10	4 19 2	...	...	...	...
49	2 13 6	5 4 4	...	...	...	...
50	2 16 5	5 9 11	...	...	...	...

The amounts to be saved are at the discretion of every one; the times for payment are fixed; the difficulty of investing small sums, and the danger of keeping them *uninvested*, are both removed; and the additional advantage is offered that, in case of death, the FULL SUM intended for *Old Age* is available at once as a PROVISION FOR FAMILY or otherwise, *even if only One Payment of Premium has been made.*

THE ADVANTAGES OF THIS SCHEME

are, that it overcomes the great difficulty ordinarily found in

SAFELY INVESTING SMALL SUMS OF MONEY,

and that in other respects it has been specially framed to render

A DESIRABLE OBJECT EASY OF ATTAINMENT.

ROYAL INSURANCE COMPANY,

LIVERPOOL & LONDON.

COMPLETE POLICIES.

Annual Premiums, ceasing after a limited number of payments, to assure £100 at Death, whenever it may happen.

WITHOUT PARTICIPATION IN PROFITS.

Age.	5 Annual Payments.						10 Annual Payments.						15 Annual Payments.						20 Annual Payments.						Age.	5 Annual Payments.						10 Annual Payments.						15 Annual Payments.						20 Annual Payments.					
	Prem.						Prem.						Prem.						Prem.							Prem.						Prem.						Prem.						Prem.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.												
15	6	15	23	15	6	2	16	5	2	6	5	38	10	6	10	5	17	0	4	8	0	3	13	9																									
16	6	18	03	17	2	2	17	6	2	7	5	39	10	10	7	5	19	2	4	9	9	3	15	3																									
17	7	0	10	3	18	10	2	18	8	2	8	6	40	10	14	6	6	1	5	4	11	6	3	16	10																								
18	7	3	8	4	0	6	3	0	0	2	9	6	41	10	18	5	6	3	9	4	13	3	3	18	6																								
19	7	6	7	4	2	3	3	1	3	2	10	6	42	11	2	5	6	6	2	4	15	2	4	0	3																								
20	7	9	6	4	3	1	1	3	2	6	11	8	43	11	6	8	6	8	9	4	17	4	2	2																									
21	7	12	4	4	5	6	3	3	9	2	12	9	44	11	11	2	6	11	6	4	19	6	4	2																									
22	7	15	0	4	7	2	3	5	0	2	13	10	45	11	15	10	6	14	4	5	1	9	4	6	4																								
23	7	17	10	4	8	9	3	6	4	2	14	11	46	12	0	7	6	17	4	5	4	2	4	8	7																								
24	8	0	10	4	10	6	3	7	8	2	16	0	47	12	5	6	7	0	5	5	6	8	4	10	10																								
25	8	3	10	4	12	3	3	9	0	2	17	2	48	12	10	5	7	3	6	5	9	3	4	13	3																								
26	8	7	0	4	14	0	3	10	4	2	18	4	49	12	15	4	7	6	8	5	12	0	4	15	10																								
27	8	10	3	4	15	10	3	11	8	2	19	6	50	13	0	3	7	9	10	5	14	11	4	18	7																								
28	8	13	7	4	17	8	3	13	0	3	0	8	51	13	5	5	7	13	2	5	18	0	5	1	5																								
29	8	16	10	4	19	7	3	14	6	3	1	10	52	13	10	8	7	16	9	6	1	2	5	4	4																								
30	9	0	0	5	1	6	3	15	11	3	3	0	53	13	16	0	8	0	5	6	4	5	7	5																									
31	9	3	3	5	3	5	3	17	4	3	4	3	54	14	1	5	8	4	0	6	7	10	5	10	8																								
32	9	6	6	5	5	4	3	18	9	3	5	6	55	14	7	0	8	7	8	6	11	5	14	2																									
33	9	9	9	5	7	2	4	0	2	3	6	9	56	14	12	9	8	11	8	6	15	2	5	18	0																								
34	9	13	0	5	9	0	4	1	8	3	8	0	57	14	18	10	8	16	0	6	19	2	6	2	0																								
35	9	16	4	5	11	0	4	3	2	3	9	5	58	15	5	3	9	0	8	7	3	5	6	6	3																								
36	9	19	9	5	13	0	4	4	8	3	10	10	59	15	12	0	9	5	10	7	7	10	6	9																									
37	10	3	3	5	15	0	4	6	3	3	12	3	60	15	19	0	9	11	6	7	12	5	6	15	6																								

EXAMPLE.

A person aged 25 next birthday may, by paying an Annual Premium of £4, 12s. 3d. for ten years, or of £2, 17s. 2d. for 20 years, secure £100 to his Heirs at his decease.
Should the Assured desire to discontinue the payment of premiums before the stipulated number has been discharged, he will be entitled to claim a "Paid-up Policy" in lieu of the one first taken out. The amount to be assured by such "Paid-up Policy" will be determined thus:— Suppose £100 to have been the sum originally assured, and that six Annual Premiums, out of a series of ten, have been paid, then a Paid-up Policy for £60, equal to six-tenths of £100, would be granted; or, assuming that eight Premiums have been paid, out of a series extending over twenty years, the "Paid-up Policy" allowed would assure at death £40, or eight-twentieths of £100.

FIRE DEPARTMENT.

HOUSEHOLD FURNITURE AND EFFECTS.

£100 for 2s. 6d. a-Year.
200 " 4s. Od. "

£500 for 10s. Od. a-Year.
1000 " 20s. Od. "

FUNDS IN HAND.

CAPITAL PAID UP, - - - - -	£289,545
FIRE & RESERVE FUNDS, at 31st Dec., 1881, - - - - -	1,645,896
LIFE FUNDS, - - - - -	2,737,858
	<u>£4,673,299</u>

JOHN H. McLAREN, Manager,
DIGBY JOHNSON, Sub-Manager.
JOHN B. JOHNSTON, Secretary in London.

THE
COMPLETE LIFE POLICY
FOR

FAMILY PROVISION

OBVIATES THE NECESSITY OF PAYING
PREMIUMS DURING THE WHOLE OF LIFE.
THE ANNEXED TABLES
OF THE

ROYAL

INSURANCE COMPANY

AFFORD FULL INFORMATION OF THE SCHEME.
SPECIALLY RECOMMENDED
AS PAYMENTS CEASE DURING OLD AGE.

SECURITY

**FUNDS IN HAND
EXCEED**

£4,500,000 STERLING.

WILLIAM CARVELL & CO. LANCHESTER

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GOLD MEDAL

PARIS, 1878.



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CELEBRATED

STEEL PENS.

SOLD BY ALL DEALERS THROUGHOUT THE WORLD.

Every Packet bears the fac-simile
Signature,

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ELECTRICITY IS LIFE

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PULVERMACHER'S IMPROVED PATENT GALVANIC CHAIN BANDS, BELTS, & BATTERIES

A self-applicable curative, perfectly harmless, and vastly superior to other remedies.

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PATENT HIGH-PRESSURE
STEAM-PREPARED.

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PEA SOUP, Seasoned and Flavoured, in 1d., 2d., and 6d. Packets; and 1s. Tins.

EGYPTIAN FOOD. This Food is a preparation of **Finest Egyptian Lentils**, and other Nutritious Substances. For Invalids and Persons of Weak Digestion, or for Children, it is invaluable. In Tins, 1s. per lb.

ARABS' COFFEE, in Oblong Tins, 1lb., $\frac{1}{2}$ lb., and $\frac{1}{4}$ lb., 2s. per lb.

PATENT COFFEES, in Tins, 1lb., $\frac{1}{2}$ lb., and $\frac{1}{4}$ lb., 1s., 1s. 4d., and 1s. 8d. per lb.

DANDELION COFFEE.—Breakfast Beverage for Persons of weak digestion. In Tins, 6d., 1s., and 1s. 6d. each.

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INDIGESTION,
LIVER COMPLAINTS,
ASTHMA,
BRONCHITIS,

PULMONARY CONSUMPTION,
RHEUMATISM,
GOUT, SCROFULA,
GENERAL DEBILITY,

And all Diseases of the NERVOUS SYSTEM,

Whether arising from a sedentary mode of life, unhealthy occupation, insalubrious climate, or other cause whatsoever.

The ORIENTAL PILLS are sold in Boxes at 1s. 1½d. and 4s. 6d. each.

The SOLAR ELIXIR in Bottles at 4s. 6d. and 11s. each.

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All who wish to preserve health and thus prolong life, should read Dr. ROOKE'S "ANTI-LANCET," or "HANDY GUIDE TO DOMESTIC MEDICINE," which contains 172 pages, and is replete with anecdotes, sketches, biographical matter, portraits of eminent men, &c.

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Invalids should read Crosby's Prize Treatise on "DISEASES OF THE LUNGS AND AIR VESSELS," a copy of which can be had Gratis of all Chemists.